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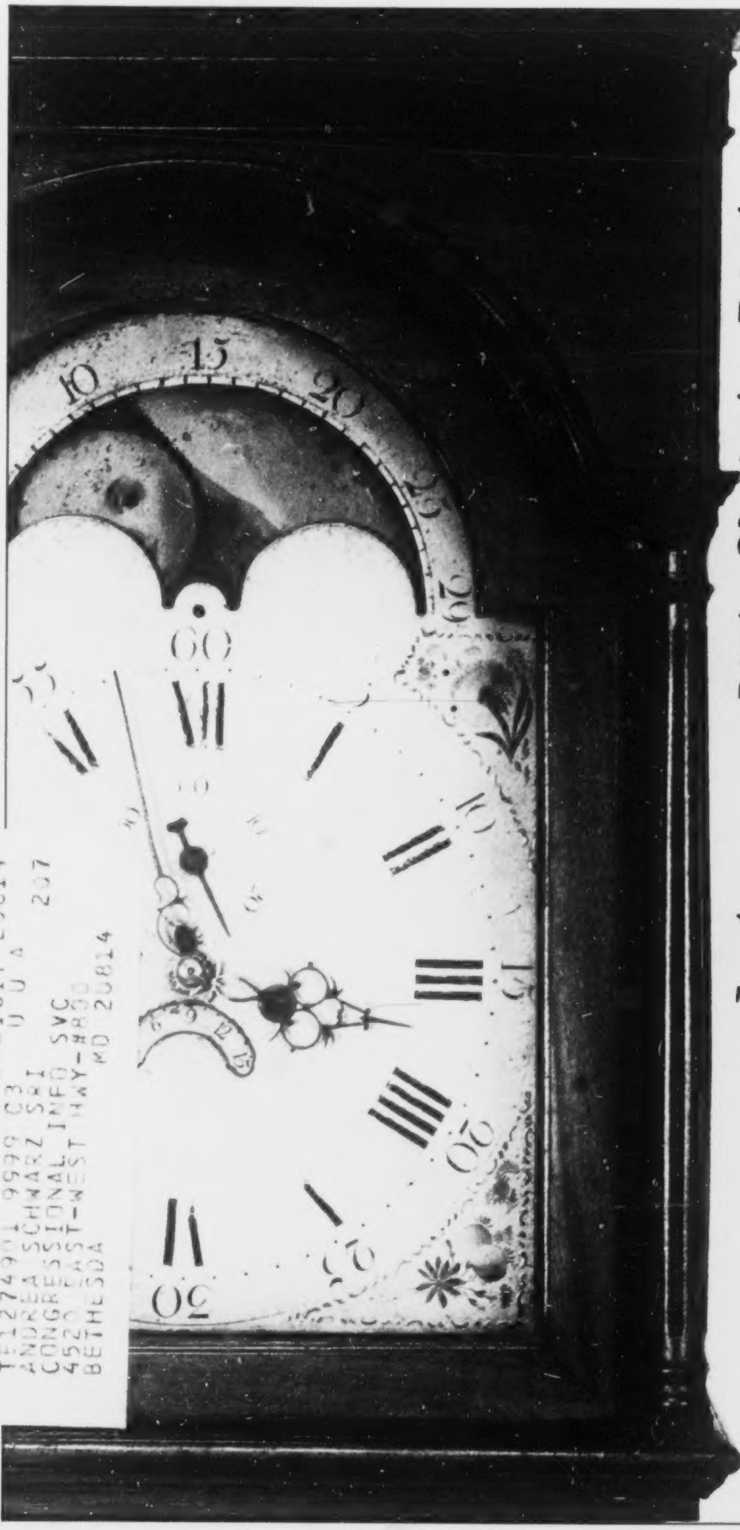

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Bringing Together the Past, Present and Future:

Post-Mortem Tax Tools

When Does a Trust Terminate?

Volume 125, No. 12
Estate Planning and Administration Since 1904
DECEMBER 1986

POST-MORTEM TAX TOOLS

10 **Post-Mortem Planning is not Dead**
Despite the 1986 Tax Reform Act, income tax rules governing estates will continue to allow executors to use many current planning techniques
Bernard Barnett

16 **The Will to Improve**
By uncovering some post-mortem measures, executors can spare more of the estate for its heirs
David S. Rhine

23 **The Manhattan Project**
One IRS district office sets up a special program to tackle estate and trust income tax issues
Thomas A. Melfe

36 **Family Income Tax Planning: A New Ballgame**
Tax reform law creates tighter rules and lower overall top marginal rates, limiting the use of trusts
David R. Hodgman
John T. Hayes

45 **When Does a Trust Terminate?**
The best time is determined by putting together pieces of the code administrative guidelines and judicial decisions
Ted D. Englebrecht
Kent N. Schneider

TRUSTS ESTATES
Bringing Together the Past, Present and Future:
Post-Mortem Tax Tools
When Does a Trust Terminate?

COVER

The new tax law, which takes effect next month, is not expected to drastically change trust and estate planning techniques. But planners can expect a smaller amount of tax savings. This issue will forecast and explain the law's effects.

Cover photo courtesy of Sotheby's New York, N.Y.

DEPARTMENTS

60 Ad Index; Classifieds
4 Commentary
56 Law & Life Insurance
6 Letters to the Editor
59 Meetings & Conventions
8 Trends & Developments

Trends & Developments

Tax Reform to Test Charitable Giving

Tax reform will put the theory of charitable giving to the test. Just how philanthropic will America be without tax incentives?

Harvard University Professor Lawrence Lindsey answers that question in rather bleak terms. Charitable giving will drop by $11 billion next year, according to research he has conducted. Last year, Americans donated a record $79.84 billion to the nation's 300,000 gift-supported organizations, institutions and agencies, but the incentive cut will result in a 17 percent decrease in the coming year if Lindsey's projections are correct.

Lindsey's research predicts that, of the expected $11 billion drop, $6 billion will come from the expiration of the charitable deduction for nonitemizers, $4 billion from the reduction of marginal tax rates, and $1 billion from the inclusion of gifts of appreciated property in the alternative minimum tax. Losses to social subsectors are detailed in Table 1.

Table 1

Social Costs of TRA

Religion	**-$5.24 billion**
Education	**-$1.58 billion**
Social	**-$1.18 billion**
Health	**-$1.58 billion**
Cultural	**-$ .68 billion**
Other	**-$ .68 billion**
Total	**-$10.94 billion**

James A. Joseph, president of the Council on Foundations, recently expressed his disappointment at the outcome of the Foundation's battle to maintain advantages for charitable donors. "In their commitment to reach a consensus on a fair and equitable tax package," Joseph said, "Congress did not give due consideration to the long-range impact of a tax code which does not provide optimal and reasonable incentives for charitable giving.

"Organized philanthropy," he continued, "will have fewer resources to contribute to important private sector projects at a time when private sector dollars are being sought to compensate for reductions in federal, state, and local budgets. Organized philanthropy cannot be expected to expand its giving when fewer resources are available." Joseph vowed, however, to continue the quest for more generous tax breaks for charitable givers. "Once we can give further thoughtful and judicious analysis of the critical role which the philanthropic community and charitable giving play in our society," he said, "the need to change will be clearly evident."

Accountants fare well in National Survey

Accountants have a very good reputation throughout the country, according to a recent Harris Poll. In fact, the results noted that "the accounting profession is among the best regarded institutions in the country."

Lou Harris himself showed up at 99th annual meeting of the American Institute of Certified Public Accountants (AICPA) in Kansas City to deliver the results of the poll, which was conducted by telephone between mid-June and August this year. The survey measured the attitudes of the general public and also divided the respondents up into different categories. Over 100 probe areas were covered, and the results were compared with a similar test conducted in 1983.

A special leadership group — comprised of top executives, attorneys, key state and federal officials dealing with financial issues, academics in accounting and other related fields, as well as seven other categories — was developed to factor in the opinions of those with expertise. This group ranked CPAs first in terms of ethics and morals among the leadership professions.

The leadership group gave CPAs a 90 percent positive rating, compared with 81 percent for college professors, 78 percent for bankers and 78 percent for doctors. Editors of newspapers and magazines also received positive ratings, while other groups received mixed or negative ratings.

The poll reveals that 80 percent of all groups believe "the accounting profession needs to be better understood." Nevertheless, three out of every four respondents are convinced that "the accounting profession is performing better today than it ever has."

Confronted with three different tax situations, respondents were asked whether they would consult a CPA or a tax lawyer. On a special tax return preparation problem, overwhelmingly, all of the major samples would go to a CPA. On a special tax planning problem or when tax authorities raised questions about a tax return, most would go to a CPA first.

LUTC Offers Courses

The Life Underwriter Training Council (LUTC) will offer two sales skill training courses nationwide, starting the week of February 9, 1987. For the first time, both the Financial Planning Skills and the Multiline Skills Courses will be offered nationally.

To qualify for the Financial Planning Skills Course, a 13-week session which introduces the concept of integrating the sale of financial products with life insurance, life and NASD licenses are required. The Multiline Skills Course is also a 13-week sales skill training program, but it is designed for the life underwriter who markets property and casualty products. Students must possess both life and property/casualty licenses.

Enrollment deadline for each course is January 30, 1987.

— Emory Thomas

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DECEMBER 15, 1986

25th ANNUAL

1987 Directory of Trust Institutions

Table of Contents

Publisher's Memo 6
Editor's Page....................................8
Index to State Administrators of Charitable and Proprietary Organizations..............................10
Index to Trust Advertisers 14
Index to Non-Banking Services....16
Glossary of Fiduciary Terms 22
Index to State Banking Authorities 36
1987 Calendar of Trust Events 38
Index to Federal Reserve Banks ..40
Index to State Banking Associations 42

TRUST INSTITUTIONS INDEX

Alabama...48
Alaska 50
Arizona...50
Arkansas..52

California...54
Colorado 61
Connecticut.....................................63

Delaware..65
District of Columbia........................66

Florida..66

Georgia 76

Hawaii 78

Idaho 79
Illinois 79
Indiana 94
Iowa...104

Kansas 112
Kentucky...115

Louisiana.......................................119

Maine 121
Maryland...122
Massachusetts 123
Michigan...127
Minnesota.......................................133
Mississippi 134
Missouri..136
Montana..140

Nebraska 140
Nevada..142
New Hampshire 143
New Jersey.....................................144
New Mexico 149
New York 150
North Carolina 162
North Dakota..................................165

Ohio..166
Oklahoma 170
Oregon 172

Pennsylvania.................................173

Puerto Rico 185

Rhode Island.................................185

South Carolina..............................185
South Dakota 187

Tennessee 188
Texas..190

Utah 199

Vermont 199
Virgin Islands................................200
Virginia..201

Washington 204
West Virginia 206
Wisconsin......................................209
Wyoming..214

Canada...215

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1987 Directory of Trust Institutions

On the following pages are listed over 5,000 Bank & Trust Departments located throughout the United States & Canada. Included are the name, address, zip code and phone number of each bank in alpha/geo order.
You will also find the name and title of each principal trust and estate planning officer.
Most entries list the value of the bank's trust assets.

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602/264-7441 Tr$800 Mil
Hd: Melanie Franko, VP
PersTr: Annette Younkins, AsstVP
CorpTr: Mary Baroni, AsstVP
EmplBen: Frederick A. Steele, VP
TrOpers: Tom Peterson, AsstVP

MARSHALL & ILSLEY TRUST CO. OF ARIZONA
6245 N. 24 St. Pkwy. 85016
602/954-7779
(Branch in Sun City)
Michael J. Revane, ChmBd
Hd: Robert A. Dahl, Pres&CEO
Morry L. Birnbaum, VP
Eugene L. Chapman, VP
Judith C. Murphy, VP
Kathleen Gould, VP
R. Craig Wilson, VP

THE NORTHERN TRUST CO. OF ARIZONA
4350 E. Camelback Rd., Ste. 100G 85018
602/840-8550
(Branches in Sun City & Tuscon)
James D. Bruner, Chm&CEO
Hd: Bernard Cygan, Pres
PERSONAL FINANCIAL PLANNING
Peter R. Carpenter, VP
Paula Garner, TO
Jo Hall, CommO
Michael K. McCartney, TO
TRUST ADMINISTRATION
Richard P. Tillack, VP
Thomas R. Schuknecht, VP
Lloyd E. Clark, VP
Carol A. Filigenzi, 2ndVP
Rachel E. Dolan, 2ndVP
INVESTMENTS
Charles F. Henderson, VP
Alan A. Elkins, VP
Richard A. Arndt, VP
Margaret I. Garitson, IO&AsstCorpSec
EMPLOYEE BENEFITS
Linn B. Henderson, VP
James Wahl, 2ndVP
REAL ESTATE SERVICES
Richard H. Walker, VP
TRUST TAX ADMINISTRATION
Catherine R. VanCamp, CPA&2ndVP
TRUST ACCOUNTING
Robert L. Heathcote, VP&Treas

UNITED BANK OF ARIZONA
Trust Division
P.O. Box 2908 85062
602/248-2151 Tr/o$900 Mil
(Branches in Mesa, Sun City & Tucson)
Hd: James P. Weller, SrVP
PersTr: Brent Lindsey, AsstVP
CorpTr: Murray F. Wilson, SrVP
TrInv: Carol Carpenter, TO
EmplBen: Betty J. Schepers, TO
TrOpers: Charles Newman, AsstVP

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

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Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

VALLEY NATIONAL BANK
P.O. Box 71 85001
602/261-2606 (Main Office)
602/261-2617 (Mgr) Tr$2 025 Mil
(Branches in Biltmore, Carefree, Flagstaff, Green Valley, Mesa, Prescott, Scottsdale, Sedona, Sun City, Sun City West & Tucson)
State-Wide
Hd: Arthur K. Carlson, SrVP&Mgr
TrAdm: Edwin P. Voss, VP&Mgr
TrSvcs: Robert T. Johnson, VP&Mgr
PersTr: John H. Noll, VP&Mgr
PhxProbate: William R. Yeager, VP&Mgr
PhxTrAdm: Duane Anderson, VP&Mgr
CorpTr: Grace McMorris, VP&Mgr
TrInv: Lyle Wurtz, VP&Mgr
ComTrF: Lynn Yturri, VP
EmplBen: Paul Knowles, VP&Mgr
TrOpers: Gus Semmiler, AsstVP&Mgr
Tax: Doug Dixon, AsstVP&Mgr
Nb: Michael O'Brien, VP&Mgr
RE: Kenneth W. Frankel, VP&Mgr
Biltmore Branch
2620 E. Camelback
P.O. Box 29565 85038
602/261-2803
Donald Miller, VP&Mgr
Eugene Stegmann, AsstVP
Kirke Meeke, AsstVP&InvO

Prescott

VALLEY NATIONAL BANK
302 Gurley St., P.O. Box 751 86302
602/445-9500
(Branch of Phoenix)
Hd: Ed Greenmun, AsstVP&Mgr
Betty Moore, TrRep

Scottsdale

THE ARIZONA BANK
P.O. Box 1589 85252
602/941-6161
(Branch of Phoenix)
Mgr: William J. Corbett, Jr., VP&TO

CONTINENTAL BANK TRUST COMPANY
7501 E. McCormick Pkwy. 85258
602/248-8600
(Branch in Phoenix)
Hd: James E. Louden
PersTr: Joan Stein, VP
TrInv: Jeffrey P. Wright, VP
TrOpers: Joyce Clinton, TO
Nb: Robert A. Schultz, VP

FIRST INTERSTATE BANK OF ARIZONA
P.O. Box 5930 85261
602/271-6200
(Branch of Phoenix)
Mgr: Albert M. Bernal, TO

HARRIS TRUST COMPANY OF ARIZONA
(A wholly owned subsidiary of Harris Bankcorp - Chicago)
6710 E. Camelback Rd. 85251
602/949-7800 Tr$383 Mil
(Branches in Carefree, Sun City & Tucson)
Hd: Thomas F. Jones, Jr., Pres
TrInv EmplBen: Thomas R. Hockett, VP
TrOpers: James W. Tomlinson, AsstVP
RE: James T. Andrus, VP
Nb: D. Bruce Frobes, VP
Peter L. Monzures, AsstVP
Elizabeth W. Crawford, TO
TrCoun: Nancy C. Burnett
Acctng: Dolores M. Bushell, Treas
AcctAdm: Jamie Craig Dove, AsstVP
Jon P. Engebretson, AsstVP
InvMgmt: Michael D. Rees, AsstVP
Bruce B. Bates, VP
John D. Richardson, VP
TrTx: James M. Buckley, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., ARIZONA
6607 N. Scottsdale Rd.
Building "H" 85253
602/998-1300
(Branch in Sun City)
Hd: John A. Miller, Pres
TrInv: Samuel H. Rogers, Jr., IO
TrOpers: Judith A. Prewitt, TOpO

VALLEY NATIONAL BANK
4821 N. Scottsdale Rd., P.O. Box 1767 85252
602/890-6975
(Branch of Phoenix)
Hd: Clifford R. Van Zile, VP&Mgr
TrInv: Arthur K. Treat, VP
William Hoeman, AsstVP&TO
Joan Manning, TO
Glenn W. Shevlin, TO
Larry J. Erickson, BusDevO&AsstVP
Jack Rounsefell, TO

Sedona

FIRST INTERSTATE BANK OF ARIZONA, NatAssn
P.O. Box 319 86336
602/282-2223
(Branch of Phoenix)
Mgr: Daniel J. Atfield, TO

VALLEY NATIONAL BANK
401 Jordan Rd., P.O. Box 2286 86336
602/282-4181
(Branch of Phoenix)
TrInv: Warren Fredericks, TO
Admin Nb: Tom Oliphant, AsstVP

Sun City

THE ARIZONA BANK
P.O. Box 1939 85372
602/842-1960
(Branch of Phoenix)
Mgr: Harry W. Norris, VP&TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1039 85372
602/876-5925
(Branch of Phoenix)
Mgr: Charles F. Vandegrift, VP&TO

HARRIS TRUST COMPANY OF ARIZONA
17220 Boswell Blvd. 85373
602/841-8411
(Branch of Scottsdale)
Mgr: Colleen Kelly, AsstVP

THE MARSHALL & ILSLEY TRUST COMPANY OF ARIZONA
10451 Palmeras Dr., Ste. 202 85373
602/933-6237
(Branch of Phoenix)
Frederick A. Schertenlieb, VP
Bernadette Deangelis, VP

NORTHERN TRUST COMPANY OF ARIZONA
10220 W. Bell Rd., Ste. 123 85351
(Branch of Phoenix)
Hd: Rae M. McMillan, VP&Mgr
Thomas H. Nash, VP

NORWEST CAPITAL MANAGEMENT & TRUST CO., ARIZONA
17220 Boswell Blvd. 85373
602/979-9289
(Branch of Scottsdale)

UNITED BANK OF ARIZONA
Trust Division
P.O. Box 1129 85372
(Branch of Phoenix)
Hd: Edward J. Nugent, TO

VALLEY NATIONAL BANK
10300 W. Thunderbird Blvd.
P.O. Box 690 85372
602/589-3636
(Branch of Phoenix)
Hd: Richard E. McKnight, VP&Mgr
Wayne Lutz, AsstVP
Dan Kammrath, TO
Robert Schumacher, AsstVP
Charles Lieder, AsstVP
Michael Hassett, TrRep
Diane Puike, TrRep

VALLEY NATIONAL BANK-SUN CITY WEST
13501 Camino del Sol
P.O. Box 29517 85038
602/589-3829
(Branch of Phoenix)
Robert Ketterson, BusDevO&AsstVP
Neil A. Riddle, AsstVP&TO

Tucson

THE ARIZONA BANK
P.O. Box 26936 85726
602/792-7774
(Branch of Phoenix)
Mgr: Thomas W. Shelby, VP&TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 350 85702
602/792-5512
(Branch of Phoenix)
Mgr: Wilbert W. Runcorn, VP&TO

HARRIS TRUST COMPANY OF ARIZONA
(A wholly owned subsidiary of Harris Bankcorp - Chicago)
3561 East Sunrise 85718
602/577-1344
(Branch of Scottsdale)
Mgr: David J. Winter, VP
InvMgt: Jeffry G. Denison, AsstVP

THE NORTHERN TRUST COMPANY OF ARIZONA
6373 East Tanque Verde Road
Ste. 100 85715
602/298-3300
(Branch of Phoenix)
Mgr: Robert W. Colbert, VP
Daniel M. Norton, VP
William S. Atlee, 2ndVP
Carolyn M. Frank, TO
Henry Boice, VP

UNITED BANK OF ARIZONA
P.O. Box 3043 85702
602/884-8900
(Branch of Phoenix)

U.S. FIDUCIARY CORPORATION
1200 Arizona Bank Plaza
33 North Stone 85701
602/624-9863 Tr$80 Mil
Hd: Ben Storek, Pres&Dir

VALLEY NATIONAL BANK
5210 Williams Circle
P.O. Box 13779 85732
602/792-7167
(Branch of Phoenix)
Hd: Ed Handy, VP&Mgr
Joseph O'Neill, VP&TO
Thomas Zoellner, VP&IO
Brian Bjorndahl, TO
Nancy Bogan, AsstVP&TrInvO
Mason Borgman, TO
Kenneth R. Crain, TO
Joe Cybulsky, AsstVP
Evelyn Holloman, TO
Roger Landis, AsstVP&BusDevO
Richard Maradik, EmplBen&TO
Donald Romano, AsstVP&BusDevO
Nancy Whitley, TrInvO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

ARKANSAS

Batesville

CITIZENS BANK
P.O. Box 2156 72501
501/793-4441 Tr$1 Mil
Hd: T. G. Vinson

FIRST NATIONAL BANK
P.O. Box 2557 72503
501/793-4141 Tr$13 Mil
Hd: Glenn Edwards, VP&TO

Benton

BENTON STATE BANK
146 West South St. 72015
501/778-0431 Tr$12 Mil
Hd: Roger S. Mills

THE UNION BANK OF BENTON
207 W. Conway St.
P.O. Box 687 72015
501/778-0411 Tr$1.9 Mil
Hd: Ray Pennington, AsstVP&TO
Bonnie Wright, AsstCsh&TO

Bentonville

BANK OF BENTONVILLE
P.O. Box 1229 72712
501/273-3331 Tr$32 Mil
Hd: Michael W. Prenger, VP&TO
TrInv: Alice L. Walton, VP&IO
PersTr,CorpTr,EmplBen: Rob Sabata, VP&TO
TDP,TrOpers: Denise Simmons, AsstTO

Berryville

THE FIRST NATIONAL BANK
305-307 Public Square
P.O. Box 367 72616
501/423-6601 Tr$2.4 Mil
Hd: W. A. Hudspeth, III

Blytheville

FARMERS BANK & TRUST CO.
400 W. Main St. 72315
501/763-8101 Tr$10 Mil

THE FIRST NATIONAL BANK IN BLYTHEVILLE
P.O. Box 809 72316
501/763-4443 Tr/o$1 Mil
Hd: Wm. J. Tomlinson, Pres

Camden

FIRST NATIONAL BANK
P.O. Box 977 71701
501/836-5701 Tr$5 Mil
Hd: J. W. Jones, Jr., SrVP&TO

MERCHANTS & PLANTERS BANK
P.O. Box 1017 71701
501/836-8136
Robert L. Jones, ChmBd

Carlisle

CITIZENS BANK & TRUST
North Court & Second St. 72024
501/552-7574 Tr$10 Mil
Hd: M. Gaines Young, Jr.

Conway

THE FIRST NATIONAL BANK
1 National Plaza
Main St. 72032
501/327-6511 Tr$15 Mil
Hd: David Holmes, TO

FIRST STATE BANK & TRUST CO.
P.O. Box 729 72032
501/329-5656 Tr$8.8 Mil
Hd: Richard P. Clark, II

Crossett

FIRST NATIONAL BANK OF CROSSETT
P.O. Box 597 71635
501/364-4171 Tr$10 Mil
Hd: Wm. C. Norman, Jr., Chm&TO
TrOpers: J. Jenkins, AsstVP&TO

De Witt

DE WITT BANK & TRUST CO.
P.O. Drawer 71 72042
501/946-3535 Tr$20 Mil
Hd: Frank Ellis, VP&TO

FIRST NATIONAL BANK
P.O. Drawer 511 72042
501/946-3551
Hd: Warren A. Jennings, VP&TO

Des Arc

FARMERS & MERCHANTS BANK
P.O. Box 369 72040
501/256-4191 Tr$3.8 Mil
Hd: Sherod S. White, Pres

Dumas

MERCHANTS & FARMERS BANK
Waterman St. 71639
501/382-4311 Tr$4 Mil
Hd: J. Michael Jones, VP&TO

El Dorado

EXCHANGE BANK & TRUST CO.
P.O. Box 641 71730
501/862-6683
Hd: Tandy Menefee, SrVP&Mgr

FIRST NATIONAL BANK OF EL DORADO
P.O. Box 751 71731
501/863-3181 Tr$93 Mil
Hd,TrInv,Nb: David L. Barry, VP&Mgr
PersTr,Est: Mrs. Vancile Berry, VP&TO
Joe White, VP&TO
CorpTr: Judy Braswell, Supv
Opers: Pam Bradley, Supv
EmplBen: Geren D. Baker

NATIONAL BANK OF COMMERCE
P.O. Box 992 71730
501/862-8161 Tr$38 Mil
Hd: C. Duke Allison, Jr., SrVP&TO

Fayetteville

FIRST NATIONAL BANK
P.O. Box 1287 72702
501/521-7011 Tr$54 Mil
Hd,Nb: Robert J. Glidewell, SrVP&TO
CorpTr,PersTr: Don Wood, VP&TO
RE,PersTr: Janice Torbett, AsstVP&TO
ComTrF,TrInv: Anne Paterson, TrInvO
EmplBen: Linda Batson, AsstTO
TDP: Fran McCandless, TOpO

McILROY BANK & TRUST
P.O. Box 1327 72702
501/575-1000 Tr$32 Mil
Hd: Jim Wilson, VP&TrMgr
PersTr,EmplBen: Steven M. Martin, TO
Jo Ann Liner, AsstTO
CorpTr,EmplBen: J. W. Gould, SrVP&TO
TrOpers: Karla S. Payne, TOpO

Forrest City

FIRST NATIONAL BANK OF EASTERN ARKANSAS
P.O. Box 351 72335
501/633-3112 Tr$5 Mil
Hd,PersTr,CorpTr: T. C. Pope, VP&TO
TrOpers: Margie Whittenton, AsstCsh

PLANTERS BANK & TRUST CO.
321 North Rosser St. 72335
501/633-2833 Tr$1.7 Mil
Hd: Joyce L. Clark, SrVP&TO

Fort Smith

CITY NATIONAL BANK
P.O. Box 47 72902
501/785-2811 Tr$18 Mil
Hd: Jeryl Q. Looper, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 7 72902
501/782-2041 Tr$84 Mil
Hd: Chas. A. Beasley, SrVP&IO
Hd: Wayne F. Swofford, SrVP&TO

MERCHANTS NATIONAL BANK
P.O. Box 8 72902
501/785-1421 Tr$102 Mil
Hd,Nb: Bruce D. Roberson, VP&Mgr
John R. Taylor, VP&TO
Ray Gorton, AsstVP&TO
Ruth Whitlock, AsstVP&TO

Gillet

PLANTERS & MERCHANTS BANK
Main & Third Sts.
P.O. Box 538 72055
501/548-2211 Tr/u$1 Mil
Hd: Larry E. Bauer, ExecVP

Greenwood

FARMERS BANK
72936
501/996-4171 Tr$.5 Mil
Hd: Ed Wilkinson, VP

Harrison

FIRST NATIONAL BANK
P.O. Box 730 72601
501/741-2355 Tr$1 Mil
Hd: Doris Arnold

THE SECURITY BANK
P.O. Box 1078 72601
501/741-8200 Tr/u$1 Mil
Hd: Wayne Clark, Pres&TO

Helena

FIRST NATIONAL BANK OF PHILLIPS COUNTY
P.O. Box 160 72342
501/338-6751 Tr$10 Mil
Hd: H. M. Richmond, SrVP,TO&Csh

HELENA NATIONAL BANK
P.O. Box 280 72342
501/338-6451 Tr/u$1 Mil
Hd: Leon J. Rinke, VP&TO

Hope

CITIZENS NATIONAL BANK
P.O. Box 599 71801
501/777-2313 Tr/u$2 Mil
Albert Graves, ChmBd
Mitchell LaGrone, VChmBd
C. W. Kelly, Pres&CEO
Cecil O'Steen, ExecVP
Dennis Ramsey, SrVP&TO
Pat Severns, VP&TO

FIRST NATIONAL BANK
P.O. Box 520 71801
501/777-2363 Tr/u$5 Mil
Hd,PersTr,CorpTr: Thomas E. Hays, Jr., Pres

Hot Springs

ARKANSAS BANK AND TRUST COMPANY
P.O. Box 5640 71902
501/624-4611 Tr$47 Mil
Hd,TrInv,Nb: Charles L. Fager, Jr., SrVP&TO
PersTr: Winnie L. Trawick, VP&TO
CorpTr: John Jacobs, VP&TO
EmplBen: Robert P. Plummer, VP&TO
TrOpers,TDP: Randy Outler, TO

FIRST NATIONAL BANK OF HOT SPRINGS
P.O. Box 1000 71902
501/321-8077 Tr$78 Mil
Hd,EmplBen: Mike Dowling, VP&TO
PersTr: Gene Parker, VP&TO
Velzene Wilson, AsstVP&TO
CorpTr,TrOpers: Lola Fisher, VP&TO
TrInv: Rick Blagg, AsstVP&TrInvO

Jacksonville

FIRST JACKSONVILLE BANK
P.O. Box 827 72076
501/982-4511 Tr$16.7 Mil
Hd: John R. McNee
TrOpers: Betty Seales, AsstTO

Jonesboro

CITIZENS BANK
P.O. Box 1090 72401
501/932-6603 Tr$85 Mil
PersTr,CorpTr: Larry B. Boling, TO
EmplBen: Olen D. Smith, TO
Nb: Dr. Durwood Wisdom
MERCANTILE BANK
P.O. Box 6018 72403
501/935-5521 Tr$53 Mil
Hd: Dick Gray, VP&SrTO
PersTr: Bob O'Neal, TO
CorpTr,TrOpers: Lola Sikes, TO
EmplBen,Nb: Mark Gibson, TO

★ Little Rock

FIRST COMMERCIAL NATIONAL BANK, N.A.
FIRST COMMERCIAL TRUST
P.O. Box 1471 72203
501/378-3383 Tr$380 Mil
Hd: Walter C. Jennings, Chm&CEO
Dale J. Wintroath, Pres&ChAdmO
PersTr: Leon Helms, SrVP
CorpTr: Bonnie Kenzie, VP
TrInv: Tom Dalby, VP
EmplBen: Fran Davis, VP
Tom M. Narrell, VP&TO
PULASKI BANK & TRUST CO.
Pierce & R Sts. 72207
501/661-7773 Tr$23 Mil
Hd: Holly E. Mathisen
TrOpers: Beverly W. Sawyer, TrAsst
UNION NATIONAL BANK
P.O. Box 1541 72203
501/378-4221 Tr/o$750 Mil
Hd: Michael O'Brien, SrVP&TrMgr
William Thompson, 1stVP
TrInv: Tom Welch, TrInvO
EmplBen,Nb: Dick Cirks
TrOpers: Julie Anderson, TOpO
Nb: Nancy Bailey
EmplBen,Admin: Ernie Farquharson
WORTHEN BANK & TRUST CO., N.A.
P.O. Box 1681 72203
501/378-1237
Hd: Allan B. Mendel, ExecVP
PersTr: William L. Blair, VP&TO
Anne B. Roark, TO
Warren Wiltshire
CorpTr: Charles R. Shelton, VP&CTO
Ector R. Johnson, III, AsstTO
TrInv: Aubrey L. Avants, VP&TrInvO
EmplBen: Carol A. Hardwick, VP&TO
TrOpers: Joe Schopfer

Magnolia

FARMERS BANK & TRUST
P.O. Box 250 71753
501/234-2211 Tr$4.4 Mil
Hd: Bruce D. Maloch, TO
Bob L. Burns, AsstTO
FIRST NATIONAL BANK
P.O. Box 400 71753
501/234-1234 Tr/o$15.88 Mil
Hd: Homer F. Greer, Jr., VP&TO

McGehee

McGEHEE BANK
P.O. Box 787 71654
501/222-3151 Tr$12 Mil
Hd: James Michael Smith, TO
Nb: Sam Bowman, Chm

Monticello

COMMERCIAL BANK & TRUST COMPANY
P.O. Box 150 71655
501/367-6221 Tr/u$1 Mil
George T. Harris, ExecVP
UNION BANK & TRUST CO.
P.O. Box 270 71655
501/367-3453 Tr/u$1 Mil
Hd: Ken W. Wiscaver, VP&TO

Mountain Home

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer F 72653
501/425-2101 Tr$18 Mil
Hd: Don De Freece, VP&TO
PEOPLES BANK & TRUST
9th & Baker Sts. 72653
501/425-2166 Tr$12.5 Mil
Hd: Rick W. Cooper, VP&TO
TDP: Marvine Carson, TrSec

Newport

THE FIRST STATE BANK OF NEWPORT
P.O. Box 340 72112
501/523-2744 Tr/o$1.800 Mil
Hd: James M. McCartney, TO
TrOpers,TDP: Laverne Crum
Nb: Harold Perrin

North Little Rock

FIRST AMERICAN BANK OF NORTH LITTLE ROCK, N.A.
P.O. Box 5761 72119
501/370-4460 Tr$35 Mil
Hd,PersTr,CorpTr: Michael McBryde, VP&TO
TrOpers: Anne Porter, TOpO
Paula Bruce
Jodi Skelton
THE TWIN CITY BANK
One Riverfront Place 72119
Hd: Kenneth D. Hammonds
TrInv: John Ploszay
PersTr: Tracy Bagwell
TrOpers: Debbie Saylor

Paragould

SECURITY BANK
Court & Pruett Sts. 72450
501/239-9571 Tr$2 Mil
Hd: Stephen Hardin, TO

Pine Bluff

NATIONAL BANK OF COMMERCE
P.O. Box 6208 71611
501/541-8181 Tr$105 Mil
Hd: John C. Nichols
PersTr: William T. Shepherd, VP&TO
Richard L. Metcalf, VP&TO
Bonnie Rauls, TO
TrInv: Jim Shenep
Iris Rushing, TO
EmplBen: Mark S. Watkins
SIMMONS FIRST NATIONAL BANK
P.O. Box 7009 71611
501/541-1110 Tr$143 Mil
John L. Rush, ExecVP

Reyno

FARMERS & MERCHANTS BANK
P.O. Box 108 72462
501/769-2300 Tr$2 Mil
Hd: William A. Sandlin, Pres

Rogers

FARMERS & MERCHANTS BANK
4th & Chestnut
P.O. Box 250 72756
501/636-4233
Hd: J. E. Collier
FIRST NATIONAL BANK & TRUST CO.
201 W. Walnut St. 72756
501/636-1975 Tr$11 Mil
Hd: Phil R. Dixon
PersTr,EmplBen,Nb: Fred W. Lookadoo
TrInv: Alice Walton
TrOpers,EmplBen,PersTr: Dorothy Brown

Russellville

PEOPLES BANK & TRUST CO.
P.O. Box 220 72801
501/968-2112 Tr$8 Mil
Hd,Nb: James W. Lanier, VP
PersTr,CorpTr,TrInv,Nb,TDP: Glenna C. Long, TO

Searcy

FIRST NATIONAL BANK
P.O. Drawer 608 72143
501/268-4211 Tr$3 Mil
Hd: Wayne Hartsfield, Pres&TO
FIRST SECURITY BANK
P.O. Box 1009 72143
501/268-9871 Tr$10 Mil
Hd: William L. Newton, TO

Sheridan

GRANT COUNTY BANK
101 North Oak St. 72150
501/942-3145 Tr$1 Mil
Hd: D. E. McCoy, Jr., Pres&TO

Siloam Springs

ARKANSAS STATE BANK
P.O. Box 400 72761
501/524-8101 Tr$3 Mil
Hd: Art Morris, VP&TO
FIRST NATIONAL BANK
P.O. Box 130 72761
501/524-5141 Tr$2 Mil

Springdale

FIRST NATIONAL BANK OF SPRINGDALE
P.O. Box 249 72764
501/751-3400 Tr$23 Mil
Hd: Edwin B. Cantrell III, VP&TO
TrAdmin: Jean Dipboye
TrOpers: Leona Tolley, TrOpers
FIRST STATE BANK
P.O. Box 189 72765-0189
501/751-1500 Tr$22 Mil
Hd: Robert A. Phillips, TO
TrSvcs: Joan Legg, Mgr
Marie Breuer, TrAdm
Robin Hall, PenAdm
Donna Burch, IRAAdm

Include Your Logo
See Page 217

ARKANSAS (Cont'd)

Stuttgart

FARMERS & MERCHANTS BANK
P.O. Box 947 72160
501/673-6911 Tr$22 Mil
Hd: Gary Hudson, SrVP&TO
Bev S. Keller, AsstTO

FIRST NATIONAL BANK
P.O. Drawer 908 72160
501/673-3545 Tr$28 Mil
Hd: Floyd Voumard
TrAdm: Pam Smith
TrOpers,TDP: Frances Lee

Texarkana

STATE FIRST NATIONAL BANK
State Line Plaza, P.O. Box 8000 75502
501/773-4541 Tr$121 Mil
Hd,PersTr,Nb: Gregory S. Torrance, VP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
TrOpers: Brenda Engster, TO
ComTrF: Betty Anthony, AsstTO
CorpTr: Diane Youngblood, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 Tr$200 Mil
Hd,TrInv,TrOpers,Nb: Basil S. Hoag, Jr., VP&TO
EmplBen: Thomas E. Jones, AsstVP&TO
CorpTr,EmplBen: Richard Geof Naugle, AsstVP&TO
TrOpers: Jean Head, AsstVP&TOpO

Van Buren

CITIZENS BANK & TRUST CO.
P.O. Box 469 72956
501/474-1201 Tr/u$1 Mil
Hd,PersTr: R. H. Terry, VP&TO

Warren

FIRST STATE BANK
P.O. Box 29 71671
501/226-2601 Tr$1 Mil
Hd: Freddie M. Mobley, Pres&TO

WARREN BANK & TRUST CO.
P.O. Box 350 71671
501/226-2621 Tr$10 Mil
Hd: Gerald D. Burton, SrVP&TO

West Memphis

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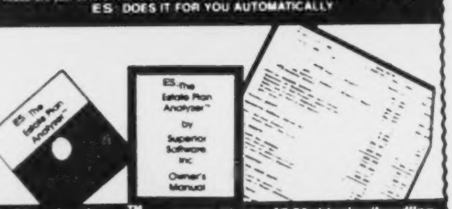
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Hd,Nb: Phyllis C. Hancock, SrVP&TO
EmplBen: Betty Callahan, TO
PersTr: Amy Kemp,AsstVP&TO
Margaret J. Parker, AsstTO
TrOpers: Cinda Smith

Fort Morgan

FARMERS STATE BANK
P.O. Box 798 80701
303/867-5661 Tr$50 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Dave Ohman, SrTO
TrOpers: Kathi Akin, OpersAdm

Grand Junction

FIRST NATIONAL BANK
P.O. Box 608 81502
303/243-2411, Ext. 266 Tr$111 Mil
Hd,TrInv,ComTrF,Nb: Neil M. Severinson, VP&TrDivMgr
PersTr: Mark Anema, TO
EmplBen: Darrel Mattivi, VP&TO
TrOpers: Frankie Squirrell, TOpMgr

INTRAWEST BANK OF GRAND JUNCTION
P.O. Box 908 81502
303/243-1611 Tr$135 Mil
Hd,Nb: Bartlett Ford, VP&TrDeptMgr
PersTr,TrOpers: Lois K. Robinson, VP&TO
CorpTr: Randilyn Buck, TO
EmplBen: Cathy Lemarr, AsstAcctAdmin

Greeley

GREELEY NATIONAL BANK
P.O. Box 1098 80632
303/356-1234 Tr$60 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Duane E. Cramer
PersTr: Clifford H. Dean, VP&TO
FM: Vern Moser
CorpTr,TrOpers,TDP: Eldon D. Grimes, AdmAsst

INTRAWEST BANK OF GREELEY, N.A.
P.O. Box 1058 80632
303/352-1651 Tr$85 Mil
Hd: Conrad J. Greicar, SrVP&TO
PersTr,TrOpers: James W. Price, SrTO
CorpTr: Carol A. Cox, TO

UNITED BANK
P.O. Box 1057 80632
303/356-1000 Tr$32.4 Mil
Hd,TrInv,Nb: John W. Blair, VP&TO
CorpTr,EmplBen: Cinda L. Smith, TO
EstSttlmt,PersTr,ComTrF: Donna Benson, AsstVP&TO

Gunnison

THE GUNNISON BANK & TRUST CO.
P.O. Box 119 81230
303/641-0320 Tr/u$1 Mil
Hd: C. S. Spencer, Pres&TO

Holly

FIRST BANK & TRUST CO.
P.O. Box 607 81047
303/537-6547 Tr$2.3 Mil
Hd: J. B. McKeever, Pres&TO
PersTr: Rella Steele
Nb: Jerry L. Humrich

La Junta

COLORADO BANK & TRUST CO.
P.O. Box 499 81050
303/384-8131 Tr$16 Mil
Hd: R. H. Jones, Pres&TO
PersTr: Janet Hill, CPA&TO

Lakewood

JEFFERSON BANK & TRUST
7590 West Colfax Ave.
P.O. Box 15008 80215
303/233-6561 Tr$40 Mil
Hd,TrInv,Nb: Edwin A. Hagerman, SrVP&TO
PersTr: Deborah A. Reeves, AsstVP
CorpTr,TrOpers: Cheryl Welsh, AsstVP
EmplBen: Rose Panico, AsstVP
Diane Weis, TO

Littleton

UNITED BANK OF LITTLETON
P.O. Box 611 80160
303/794-4291 Tr$6 Mil
Hd: K. R. Osborne, TO
TrOpers: Shirley Mann

Longmont

COLORADO NATIONAL BANK LONGMONT
P.O. Box 239 80501
303/776-5757 Tr$14 Mil
Hd: Tom R. Kiteley, TO
Beverly A. Schrenk, AsstTO

FIRST NATIONAL BANK OF LONGMONT
401 Main St., P.O. Box 209 80501
303/776-5800 Tr$46 Mil
PersTr,CorpTr,TrInv,EmplBen,ComTrF,Nb: John A. Kuhn, VP&SrTO
PersTr,TrOpers: Darlene Mitchell, TO

Loveland

FIRST NATIONAL BANK
P.O. Box 29 80539
303/667-3443 Tr$108 Mil
Hd: Morrison L. Heth, SrVP&TO

HOME STATE BANK
P.O. Box 329 80539
303/669-4040 Tr/o$2.7 Mil
Hd: Jack Devereaux, Pres

Pueblo

COLORADO NATIONAL BANK-PUEBLO
P.O. Box 156 81002
303/545-1331 Tr/o$75 Mil
Hd,TrInv,Nb: Rahe H. von Hoene, SrVP&TO
PersTr: Theodore A. Schmidt, VP&TO
CorpTr,TrOpers: Jean Raebel, TOpSupv
EmplBen: Linda K. Randl, AsstTO

PUEBLO BANK & TRUST CO.
P.O. Box 639 81002
303/545-1834 Tr/o$100 Mil
Hd,TrInv: James A. Murray, SrVP&TO
PersTr: Robert J. Pattee, Jr., VP&TO
CorpTr,ComTrF,TrOpers,TDP: James Haddican, TOpO
EmplBen: Steven E. Melvin, 1stVP&TO
Prob: Dorothy Stanford, AsstTO

Wheat Ridge

LAKESIDE NATIONAL BANK
P.O. Box 12000, Denver 80212
303/455-2000 Tr$23 Mil
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CorpTr: Inez Pitt
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Nb: Albert W. Landi, VP&TO

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TrInv: Roger Perry, VP
TrOpers: Anthony R. La Grega, VP&TOpMgr
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Jean Swift, AsstVP

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P.O. Box 1899 06601
203/336-6130 Tr$49 Mil
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TrOpers: Coralie E. Staff, AsstVP

PEOPLE'S BANK
Trust and Financial Management
211 State St., 4th Fl, 06604
203/332-2275 Tr$180 Mil
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TrInv: Robert P. Langell, VP
TrAdm: David B. Cook, VP
EmpBen: William J. Pieper, VP
TrOpers: Lillian V. Tompkins, AsstVP
Nb: Kenneth R. Nye, VP

UNION TRUST COMPANY
180 Fairfield Ave. 06601
203/367-7711
(Branch of New Haven and Stamford)
Nb: Margaret A. Pfeffer, TO

Bristol

UNITED BANK & TRUST CO.
200 Main St. 06010
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(Branch of Hartford)
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H. Phillips Jesup, AsstVP&TO
Irene Melasky, AsstTO

Canaan

THE CANAAN NATIONAL BANK
06081
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TrOpers: Gail A. McMillan, VP&TO
Robin L. Foley, TO

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TrOpers: Douglas Pierce, VP&Treas

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203/743-8160
(Branch of Bridgeport)
Robert L. Lewis, AsstVP&TO

UNION TRUST CO.
210 Main St. 06810
203/744-1230 Tr$1.1 Bil
(Branch of New Haven & Stamford)
Hd: Richard W. Mann, VP
PersTr: Dorothy R. Noack, TO

Darien

CITYTRUST
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203/655-2565
(Branch of Bridgeport)
Hd: Kenneth M. Park, SrVP&TO

Fairfield

CITYTRUST
161 Hillside Rd. 06430
203/384-5423
(Branch of Bridgeport)
Katharine C. Purrington, AsstVP&TO

CONNECTICUT NATIONAL BANK
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203/579-3419
(Branch of Hartford)
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Nb: Marcus Cole, AsstVP

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TrOpers: Brenda J. Tuohey, AsstTreas

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TrInv: Toby W. Glandorf, AsstVP (Greenwich)
Jerry Keeney (Chicago)

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Opers: Ramiro Bertot, Comp

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TrOpers: Norman R. Bouchard, SrVP
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Nb: Robert A. Penney, VP

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101 Pearl St.
P.O. Box 31317 06103-7317
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PersTr: Bruce P. Wallace, VP&TO
CorpTr: Gordon Hiscock, AsstVP&TO
TrInv CumTrF: William V. [illegible], VP
TrOpers: Walter F. Bellock, VP&TO
Mktg Nb: Thomas J. Henry, Jr., VP&TO
EmplBen: Edward J. Tedesco, AsstVP&TO

Lakeville

SALISBURY BANK & TRUST CO.
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203-567-8752
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ComTrF: Howard D. Wilcox, VP&TO
TrOpers: Pamela F. Alray, AsstTO

Meriden

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TrInv: Gerald A. Long, TO
TrOpers: Charles T. McMonagle, AsstTO
Tx&Est: Marie D. Palmer, AsstTO

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1295 East Main St. 06450-0951
203-235-4456 Tr$107 Mil
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TrInv: Newell S. Sly, Pres&Dir.

NATIONAL INDUSTRIAL BANK OF CONNECTICUT
25 Colony St. 06450
203-235-5791 Tr$5 Mil
Hd: Marjorie C. [illegible], TO

Middletown

CONNECTICUT NATIONAL BANK
363 Main St. 06457
203-344-5811
(Branch of Hartford)
Admin: Ms. Sandra L. Reynolds, VP
Nb: David Defosse, AsstVP

New Britain

CONNECTICUT NATIONAL BANK
235 Main St.
P.O. Box 2140 06051
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TrInv: Robert E. Dell, VP
Nb Pers: David Defosse, AsstVP

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EstSettlmnt: Lisa Jarvis, AsstAdm
EmplBen: Nancy [illegible], AsstAdm
TrOpers: Diane J. Zanetti
Nb: Albert Lenk, VP&TO
Tx: Steven W. [illegible], TxO

New Canaan

UNION TRUST CO.
87 Main St. 06840
203-966-2641 Tr$1.1 Bil
(Branch of Stamford)
PersTr: Lisa E. Arthur, AsstTO

New Haven

Citytrust

CITYTRUST
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203-777-5627
(Branch of Bridgeport)
EstPlng/NbAdm/Mgr: Elizabeth R. [illegible], VP

COLONIAL BANK TRUST DIVISION
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(Branch of Waterbury)
Charles D. Sweet, VP/TO

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203-773-4631

CONNECTICUT NATIONAL BANK
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(Branch of Hartford)
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Nb: Charles Bernhard, VP
Anne D. Hale, AsstVP

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TrInv: [illegible], SrVP
CorpTr ComTrF TrOpers: Robert J. [illegible], SrVP
EPO: George R. Beck, SrVP
Nb PersTrPlng: Rita E. Ross, VP

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(Branch of Hartford)
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Nb: Robert W. Welton, VP
Anthony J. Sorro, VP

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Barbara W. Brown, AsstVP/TO

Norwalk

Citytrust

CITYTRUST
[illegible] 606 Connecticut Ave. 06854
203-853-4039
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[illegible]: James T. [illegible], VP

MERCHANTS BANK & TRUST CO.
59 Wall St. 06852
203-853-1550 Tr$245 Mil
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PersTr: William Englehart, VP&TO
TrInv: R. M. Anderson, SrVP
TrOpers: Robert W. Vogel, VP&TO

NORWALK SAVINGS SOCIETY
P.O. Box 28 06852
203-838-4545 Tr$21 Mil
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TrOpers: Barbara Olsen, TrAdm

Plainville

NEW BRITAIN NATIONAL BANK
111 Whiting St. 06062
203-747-2742
Nb: Albert W. Lenk, VP&TO

Seymour

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PersTr TrOpers Nb TrF: Mary J. [illegible], TO
TrInv: Joseph Miller, TO

Simsbury

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CumTrF EmplBen Nb: Michael L. Martin, VP&TO
TrOpers: Anna Brown, AsstVP&TO

Southbury

COLONIAL BANK TRUST DIVISION
06488
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(Branch of Waterbury)
Judy Paulus, AsstVP

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TrInv: James W. Hoelscher, VP
Nb: Alma B. Ryan, AsstVP
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TrInv: William J. Maloney, VP&TO
EmplBen: David L. Stewart, III, VP&TO
TrOpers: Richard K. Alley, TO

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300 Main St. 06904
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TrInv: Yates P. Eckert, SrVP
CorpTr,ComTrF,TrOpers: Robert J. Bromfield, SrVP
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Nb&PersFinPlng: Rita E. Breen, VP

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CONNECTICUT NATIONAL BANK
236 Prospect St. 06790
203/496-6027
(Branch of Hartford)
Admin: Roberta L. August, TO
Nb: Floyd Higgins, VP

Waterbury

Citytrust
MEMBER FDIC

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NorthReg-Nb&AdmMgr: Vincent A. Griffin, Jr., VP&TO

COLONIAL BANK
81 West Main St. 06720
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(Trust presence in Hartford, New Haven, New Milford, Southbury, Torrington, Waterbury)
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TrInv: Robert B. Dann, Jr., SrVP,Tr
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Nb,EmplBen: Robert P. Vocelli, SrVP,Tr

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One Exchange Place 06702
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(Branch of Hartford)
Admin: Ann M. Auburn, VP
Nb: Floyd Higgins, VP

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CONNECTICUT NATIONAL BANK
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203/728-4233
(Branch of Hartford)
Admin: Robert S. Carter, VP
Nb: Colleen M. Young, AsstVP

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1507 New Britain Ave. 06111
203/236-6263
(Branch of New Britain)
Nb: Albert W. Landi, VP&TO

Westport

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203/227-1201 Tr$87 Mil
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Nb: Charles P. Gallagher, VP&TO

Willimantic

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Daniel L. Matson, VP&TO

DELAWARE

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CLAYTON BANK & TRUST CO.
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Georgetown

SUSSEX TRUST CO.
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Joseph L. Whyle, EstConslt

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J. Christopher Bell, VP&TrMgr

Selbyville

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CorpTr: Peter Fulweiler, VP
TrInv,TrAdmin,ComTrF: Christine H. Jayne, VP
EmplBen: James W. Whalen, Sr., CTO
TrOpers: William H. Kent, VP
TDP: Charles E. Sywy, SvTO
EstTxSvcs: Jerry A. Hyman, SrTxO

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1 Rodney Square
P.O. Box 1551 19899
302/429-0870 Tr$12 Mil
Hd: John O. Williams, VChm&TO
James W. Wright, Pres

DELAWARE CHAPTER GUARANTEE & TRUST COMPANY
4305 Lancaster Pike
P.O. Box 8963 19899
302/995-2131 Tr/o$2.7 Bil
Hd,Nb: Stephen B. Tily, III
PersTr: Carol Hilty Droge
EmplBen: Richard F. Smith
TrOpers,TDP: A. Daniel O'Neill

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Tr$1.4 Bil
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TrDir: Harry A. Dorian, SrVP
TrAdmin: George V. Wood, SrVP
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FinPlng: George M. Fisher IV, VP
Legal & Taxes: David C. Rittenhouse, SrVP
PvtBnkg: F. Samuel Wilcox, III, SrVP
TrOpers: Donald R. Williams, VP

MELLON BANK
10th & Market Sts. 19801
302/421-2283 Tr/o$1 Bil
Hd,PersTr: Robert H. Bell, AsstVP
HdInstitCust: Robert E. Ross, AsstVP
FinPlng,Nb: V. Orean Amis, TO

WILMINGTON TRUST CO.
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302/651-1000 Tr$12 Bil
(Branches in Georgetown & Greenville, Stuart, FL)
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TrOpers: Ann Tallman, TO

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904/326-4515
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BARNETT BANKS TRUST CO., N.A.
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TrOpers: Mary Halsey, TO

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Alma Marcotte, TO&Mgr

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Elizabeth Barlett, AsstVP&TO

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Ocala

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Dalton

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P.O. Box 1088 30720
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HARDWICK BANK & TRUST COMPANY
Hardwick Square, P.O. Box 1367 30722-1367
404/278-3030 Tr$36 Mil
Hd: Stan Walker, VP&TO
K. W. Gong, VP&AsstTO

Gainesville

THE CITIZENS BANK
402 Washington St. 30501
404/536-3404 Tr$15 Mil
Hd: Philip M. Rollings

FIRST NATIONAL BANK
P.O. Box 937 30503
404/535-5562 Tr$185 Mil
Hd,PersTr: Jerry D. Baumgardner, GpVP&SrTO
CorpTr: Joyce Skinner, AsstVP&TO
TrInv: William Barber, AsstVP&TO
EmplBen: Alan Burns, AsstVP&TO

FIRST NATIONAL BANK OF ATLANTA-GAINESVILLE
340 N. Green Street
P.O. Drawer 978 30503
404/534-3501 Tr$22 Mil
(Branch of Atlanta)
Hd: Allen Payne Long, CitySrVP&SrTO
TrAdm: Ann Parks, CityAsstVP

Griffin

COMMERCIAL BANK & TRUST CO.
P.O. Drawer C 30224
404/228-2714 Tr$92 Mil
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Richard M. Hunter, VP&TO
Rosa D. Stewart, AsstVP&TO

FIRST NATIONAL BANK OF GRIFFIN
P.O. Drawer F 30224
404/227-2251 Tr$12 Mil
Hd: Robin W. Nance, VP&TO

Jesup

AMERICAN NATIONAL BANK OF BRUNSWICK
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912/427-2011
(Branch of Brunswick)
Hd: Mary Virginia Jones, VP&TO

La Grange

THE CITIZENS AND SOUTHERN TRUST COMPANY (GEORGIA), N.A.
P.O. Box 1309 30241
404/884-6611
(Branch of Atlanta)
Hd: James B. Parker, VP

COMMERCIAL BANK & TRUST CO.
P.O. Box 250 30241
404/884-3371 Tr$2.8 Mil
Hd: W. Donald Morgan, Jr., VP&TO

Louisville

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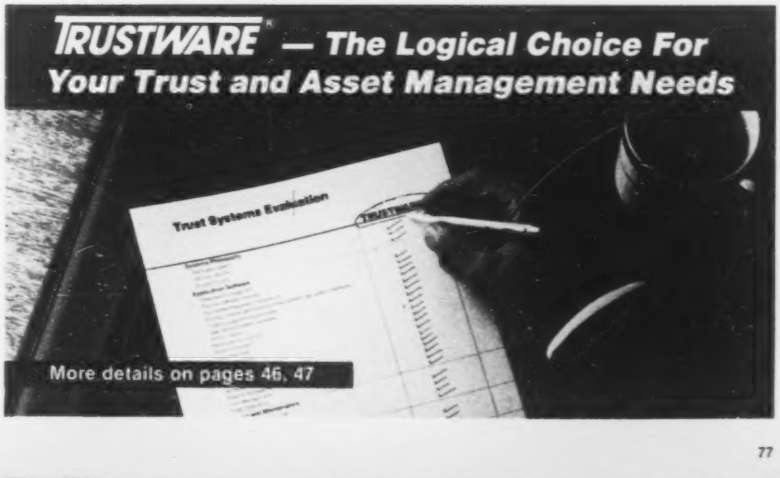

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(Branch of Atlanta)
Hd: Don A. Pinson, VP

TRUST COMPANY BANK OF MIDDLE GEORGIA, NatAssn
P.O. Box 4248 31208
912/741-2265 Tr$125 Mil
Hd: Robert W. Greene, SrVP&TO
PersTr: Mary D. Kearnes, FVP&TO
CorpTr: William R. Jones, TO
TrInv,ComTrF,EmplBen: Dora Jean McCardel, TO
TrOpers,TDP: Franklin S. Stokes, SrTOpO
Nb: Marion H. Liles, Jr., SrTO

Marietta

THE FIRST NATIONAL BANK OF COBB CO.
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EmplBen,Nb: William T. Hampton, AsstVP&TO

Monroe

NATIONAL BANK OF WALTON COUNTY
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PersTr: Cynthia Castleberry, AsstTO
Charles T. Ruark, ExecVP&AsstTO

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MOULTRIE NATIONAL BANK
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Hd: G. D. Moon, VP&TO

Pelham

TRUST CO. BANK OF SOUTH GA
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Ralph Phillips, TO

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Hd: J. Marc Albertson, VP

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Estate&TrAdm: Frank H. Redwine, III, VP
TrOpers: Mrs. Betty Ayers, AsstVP
EmplBen: William H. Callaway

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PersTr: Lewis Little, VP&TO
EmplBen: Patrick J. McCarl, VP
CorpTr: Thomas I. Pierce, AsstTO
TrInv: William J. Lieberman, TrInvO
TrOpers: Donna Cantwell, AsstTO
Nb: Coren Ross, AsstTO

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P.O. Box 8668 31412
912/944-1246 Tr$132 Mil
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TrAdmin: Donald R. Correll, VP&TO
Frances I. Korte, TOpO

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TrOpers,TDP: Debra R. Standridge, AdmTO

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912/489-8661 Tr$13.5 Mil
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EmplBen: Amy D. Franklin
TrOpers: Carla Lee

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912/226-4011
Allen Watkins, TO

Toccoa

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TrOpers: Betty B. Fuller, AsstVP&TO

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Hd: Steve Chitty, VP

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TrOpers: Sandra Fletcher

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Cheryl F. Jardine, AsstVP&TOpO

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404/554-5171
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Lester D. Oshiro, TO

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TrOpers: Lloyd Kaneshige, SrVP&Treas
TrAdmin: Patricia E. Ikeda, VP
Mktg: Vernon L. Graham, SrVP
PersTr: Ray Dix, AsstVP
EmplBen: Carolyn Ornellas, VP

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PersTr: T. J. MacDonald, SrVP&Sec
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EmplBen: R. E. Cooling, VP
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Kahului

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CorpTr: Donna Obenchain, TO
Trins,ComTrF: G. P. McAllister, VP
EmplBen: [illegible], PersO
TrOpers: Christine Wright, TO

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TrOpers: Richard E. Walton, VP
EmplBen: Mark Simonson, VP&TO
[illegible]: Darrell S. Looney, AsstVP

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[illegible]: Douglas J. [illegible], VP&Mgr
PersTr: Stanley K. Fernandez, VP&Mgr
Trins: Rudy Thomas, VP&Mgr
TrOpers: Peter L. Kierland, VP&Mgr
CorpTr: Ruth L. Keeth, VP&Mgr
EmplBen: Rex Wheeler, VP&Mgr
RE: John D. [illegible], [illegible]

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(Branch of Boise)
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208/667-4718
(Branch of Boise)
Hd: Gordon R. Samuelson, Mgr,RegTO

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Kaye J. Ivie, TO

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(Branch of Boise)
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PersTr,CorpTr,Trins,EmplBen: Raymond R. Stevens, TO
[illegible]
TrOpers: Russell J. Johnson, [illegible]

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(Branch of Boise)
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PersTr: Gary Peterson, TO
EmplBen: [illegible], VP&TO
TrOpers: Pam Wells, TO

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208/232-3801
(Branch of Boise)
Hd: Edward Barrett, Mgr,RegTO

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(Branch of Boise)
Hd: Phil Isaak, Mgr,RegTO

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PersTr: Helen Arnold, AsstTO
Bonnie Dodge, AsstTO
PersTr,EmplBen: [illegible], AsstTO
TrOpers,ComTrF: Don J. Stevens, [illegible]
[illegible]

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309/582-5171 T/$7 Mil
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[illegible]

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Hd: James J. [illegible], ExecVP&TO

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MIDAMERICA TRUST CO.
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THE FIRST NATIONAL BANK
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Sharon L. Low, TO
TrOpers,TDP: Mark Truemper, TOpO

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TrInv: Richard J. White, AsstVP&IO
Garry E. Warren, TrInvO
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LandTr: Penny M. Johns, LandTrAdm
Margaret Dorinelly, LandTrAdm

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PersTr,TrOpers,Nb,TDP: Elaine Sampson

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(Branch of Wheaton)
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Sandy Swanson, AsstTO

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TrOpers,Nb,TDP: Rosemarie Brown
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TrInv: Brett Wm. Nelson, AsstVP
PersTr,Prob: Catherine A. Rubin, AsstVP
CorpTr,TrOpers: Mary Lou Berg, AsstTO

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EmplBen: David L. Dahm, TO
TrOpers,TDP: Everett W. Kassing, SrVP&TO
Nb: Anabel C. Selby

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F. M. Lonnon, Pres&AsstTO
K. W. Wright, AsstTO
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CorpTr: Rodger K. Jenkins, SrVP&TO
EmplBen: Gerald A. Lienhart, VP&TO
TrOpers: Jeff McCuen, TOpMgr

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309/557-3241 Tr$2.3 Bil
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ComTrF: Stephen Miller, IO
John Jacobs, IO
Wayne Brown, IO
EmplBen: Linda Faull, TO
TrOpers: Richard Day, Comp
Nb: David Tipsword, TO
TDP: Connie Denison

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(Trust Office of Marine Bank of Springfield)
Hd: William R. Schlinkert, VP&TO

McLEAN COUNTY BANK
Towanda at Empire 61701
309/663-1311 Tr$10 Mil
Hd: Wanda J. Gibson, VP&TO
Gerald Kerber, FM&AsstVP

PEOPLES BANK OF BLOOMINGTON
120 N. Center St. 61701
309/828-5211 Tr$125 Mil
Hd,PersTr,CorpTr: Owen J. Mair, VP&SrTO
TrInv,ComTrF,EmplBen: Bruce Finks, TrInvO
TrOpers: Harriet L. Gosnell, AsstVP&TO
EmplBen: Patrick C. Lynch, TO
Nb: Art Mier, AsstVP&TO

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Janet Krug, TO

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618/734-1800 Tr$3 Mil
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Hd: Clayton S. Apt, VP&TO

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309/647-5000 Tr$15 Mil
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David L. Haynes, AsstTO
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Carbondale

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Illinois & Main St. 62901
618/529-2700 Tr$136 Mil
Hd: Thomas C. Wangelin, ExecVP&TO
PersTr,TrOpers,Nb: Robert M. Yoffie, VP&TO
TrInv: Clark G. Davis, SrVP&TrInvO
EmplBen: James DeGuire, VP&PenTO

Carlinville

CARLINVILLE NATIONAL BANK
P.O. Box 450 62626
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Hd: Maurice R. Zimmer, Pres

FARMERS & MERCHANTS BANK
P.O. Box 495 62626
217/854-3151 Tr$2 Mil
Hd: Bart J. Solon, Pres&TO
Doris Gagnor, TO&AsstCsh

Carmi

THE NATIONAL BANK
116 West Main St.
P.O. Box 356 62821
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Dee Bratton, AsstTO

WHITE COUNTY BANK
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P.O. Box 375 62821
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Hd: George H. Schanzle, Pres
Beverly J. Walker, TO

Carthage

MARINE TRUST CO.
500 Wabash Ave.
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Hd: R. D. Sharpe, Pres&TO

Casey

THE BANK OF CASEY
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Joy E. Hicks, AsstTO

Centralia

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EmplBen,TrOpers: R. Emery, AsstVP&TO
PersTr: Patricia H. Baldwin, VP&TO

OLD NATIONAL BANK
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THE AMERICAN BANK
P.O. Box 428 61818
217/763-2741
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Country Fair Shopping Center 61820
217/351-1611 Tr$3 Mil
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PersTr,EmplBen,Est: Thomas K. Tresslar, TO
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309/698-4200 Tr$2.1 Mil
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Mrs. Barbara J. Friend, AsstTO

East St. Louis

MIDAMERICA TRUST CO.
8740 State St. 62203
618/398-7878
Hd: Thomas C. Wanglin, Jr., ExecVP&CEO
PersTr: Cindy K. Cook, FinConslt
TrOpers: Beverly Conreaux
EmplBen: James A. DeGuire, VP&CPC,CLU
Lawrence Aberle, VP-EmplBen
TrInv: Clark G. Davis, SrVP-Inv
Edward J. Schaeffer, VP-Inv

Edwardsville

THE BANK OF EDWARDSVILLE
330 W. Vandalia St. 62025
618/656-0057, Ext. 73 Tr$63 Mil
Hd: Richard B. Sommer, VP&TO

EDWARDSVILLE NATIONAL BANK & TRUST CO.
Main & St. Louis Sts. 62025
618/656-4316
Joann Mareing, TO
Dennis M. Terry, ExecVP

Effingham

EFFINGHAM STATE BANK
P.O. Box 767 62401
217/342-2141 Tr$9 Mil
Hd: Robert L. Vanderkolk, VP&TO

THE FIRST NATIONAL BANK OF EFFINGHAM
200 North Third St., P.O. Box 507 62401
217/347-7744 Tr$3.5 Mil
Michael J. Cummins, TO
Jeff Staser, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

The Hadley School for the Blind

In 1921, The Hadley School for the Blind pioneered correspondence education for the visually impaired with a single course on braille. Today, the School's curriculum of over 100 courses strives to meet the needs of the estimated 40,000,000 blind worldwide.

Six educational course areas seek to reduce the effects of blindness: Academic, Vocational, Personal Enrichment, Parent/Child Education, Compensatory and Rehabilitation Education, and Technical.

Hadley students are not restricted by age, income, or geographic location. All courses are tuition-free to blind individuals of all ages. Home-study instruction is warm, personal, and tailored to each student's needs.

The Hadley School receives no federal state support. It can only maintain and strengthen its services to the blind and deaf-blind by contributions and bequests.

For further information write or call:
The Hadley School for the Blind
700 Elm St.
Winnetka, Illinois 60093
(312) 446-8111

ILLINOIS (Cont'd)

El Paso

WOODFORD COUNTY BANK
P.O. Box 55 61738
309/527-4400 Tr$1.8 Mil
Hd: George E. Drake, Pres&TO
TrOpers: Barbara Kelley, AsstCsh
Nb: Allen C. Drake, VP&AsstTO
Dean Hastings, AsstVP&TO
Erman E. Schairer, SrVP&FM

Elburn

KANE COUNTY BANK & TRUST CO.
P.O. Box K 60119
312/365-6406 Tr$7.7 Mil
Hd: Bradley McManus, TO
PersTr: Dean Capes, Pres&TO
TrOpers: Janice Docherty, AsstTrAdm

Elgin

ELGIN NATIONAL BANK
24 E. Chicago St. 60120
312/742-8200 Tr$10 Mil
Hd: Glenn Ristine
TrOpers: Doris Ortmann

THE FIRST NATIONAL BANK OF ELGIN
6 Fountain Square Plaza 60120
312/697-1100 Tr$98 Mil
Hd,Nb: Richard O. Weisman, VP&TO
PersTr: Kathleen A. Lamonica, TO
TrInv,ComTrF,EmplBen: William J. Palmer, TrInvO
TrOpers: Shirley Bowers

Elk Grove Village

FIRST AMERICAN BANK
(Formerly Old Orchard Bank and Trust Co.)
700 Busse Rd. 60007
312/228-9300
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Jane Nagiel, AsstVP&TO

Elmhurst

ILLINOIS MARINE BANK, N.A., ELMHURST
P.O. Box 26 60126
312/834-2100 Tr$210 Mil
(Branch in St. Charles)
Hd: Michael Welgat, SrVP&TO
PersTr: George T. Necas, VP&TO
CorpTr,EmplBen: Edward Vertovec, Jr., AsstVP&TO
TrInv: Donald G. Adams, VP&TO
TrOpers: Thomas N. Castronovo, TO
Nb: Jeffrey C. Scheiner, TO
David K. Wedding, TO
LandTr: Vicki A. Attardo, TO

YORK STATE BANK & TRUST CO.
P.O. Box 807 60126
312/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, TO
TrOpers: Chrystal McGuin, AsstTO

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
312/456-4700 Tr$2 Mil
Hd: Barbara D. Love, VP&TO
TrOpers,TDP: Angela M. McClain, AsstTO

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TRUSTS & ESTATES
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Evanston

FIRST ILLINOIS BANK OF EVANSTON, N.A.
800 Davis St. 60204
312/866-5510 Tr$225 Mil
Hd: Bruce N. Duff, ExecVP&TO
PersTr,CorpTr,EmplBen: Charles N. Goodnow, VP&TO
TrInv,ComTrF: John Jenkins, IO
TrOpers: Bonnie Brown, TOpO
Susan Schor, TrSysO

STATE NATIONAL BANK
1603 Orrington Ave. 60204
312/491-6000 Tr$350 Mil
Hd: Charles D. Bornarth, SrVP&TO
DptyMgr: C. David Howell, VP&TO
PersTr: Martin C. J. Miller, VP&TO
TrInv: William R. Pitzele, VP&TO
ComTrF: Wendy J. Hayes, VP&TO
Prob: Wayne H. Goble, Jr., VP&TO
TrOpers: Marilyn J. Gardt, TO

WASHINGTON NATIONAL TRUST COMPANY
State National Plaza, Ste. 1350 60201
312/570-3847 Tr$35 Mil
Hd,CorpTr: George P. Kendall, Jr., Pres
TrInv: James E. Dresmal, TO
TrOpers: Patricia B. Conzemius, VP

Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
312/422-6700 Tr$85 Mil
Hd: Joseph C. Fanelli, SrVP&TO
Franklin Sellers, TO
Gregory Siss, TO
Barry Voorn, AsstTO

HERITAGE/STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
312/239-6700 Tr$40 Mil
Hd: E. J. Mahon, VP&SrTO
Pamela L. Bergman, AsstTO
Thomas Clifford, TOpO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$8.5 Mil
Hd,TrInv,Nb: J. W. Gerber, Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: W. J. Olson, AsstTO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$8 Mil
Hd: Kenneth Ward

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr/o$3 Mil
Hd: C. A. French, Pres&TO

Fairview Heights

MIDAMERICA TRUST CO.
10950 Lincoln Trail, Ste. 220 62208
618/398-7878
Hd: Thomas C. Wangelin, Jr., ExecVP&COO
PersTr: Cindy K. Cook, FinConslt
TrInv: Clark G. Davis, SrVP&TrInvO
Edward J. Schaeffer, VP-Inv
EmplBen: James A. DeGuire, VP&CPC,CLU
Lawrence Aberle, VP-EmplBen
TrOpers: Beverly Conreaux

Farmer City

FARMER CITY STATE BANK
P.O. Box 200 61842
309/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Farmersville

THE BANK AND TRUST COMPANY
208 S. Cleveland 62533
217/227-3291
(Branch of Litchfield)
Hd: Joann H. Anderson, VP&TO
Arnold R. Birkenkamp, Pres&AsstTO
Charles Bierbaum, AsstTO
FM: Frank Whitlock, VP

Flanagan

FLANAGAN STATE BANK
61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$5 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

PREMIER TRUST SERVICES INC.
110 W. Main St.
P.O. Box 660 61032
815/233-3620 Tr$113 Mil
Hd: Kenneth A. Urban, Pres
PersTr,CorpTr: Jill C. Resnick, AsstVP
TrInv,ComTrF: Gerald L. Peterson, AsstVP
EmplBen: Paul W. Lindvall, AsstVP
TrOpers,TDP: Louise F. Gorsch, AsstTO

STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$60 Mil
Hd: Thomas R. Schulz, SrVP&TO
PersTr: Stephen R. Kroeger, AsstVP&TO
TrInv: Mark T. Frederick, TrInvO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wienen, AsstTO

Galesburg

FIRST MIDWEST BANK-KNOX COUNTY
P.O. Box 790 61402
309/343-4141 Tr$5 Mil

FARMERS & MECHANICS BANK
21 East Main St. 61401
309/343-7141 Tr$16 Mil
Hd: Alfred Kolom, VP&TO
Lori Hedden, TrSec
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
309/342-4112 Tr$72 Mil
Hd,CorpTr,EmplBen: R. L. Smallwood, VP&TO
PersTr: Judy Konecki, TO
TrOpers: Bonnie Cox
Farm: Raymond Kreig, VP&FM

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$22 Mil
Hd: Jack K. Austin, VP&TO
Gary W. Joyner, AsstTO

Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
312/232-6700 Tr$35 Mil
Hd: Donald R. Hill, VP&TO
TrOpers: Donna Ondris, TO
LandTr: Sally J. Gossman, AsstTO
Inv: Gordon Bajema

STATE BANK OF GENEVA
P.O. Box 108 60134
312/232-3230 Tr$10 Mil
Hd: Gary L. Moline, VP&TO
TrOpers,LandTr: Shirley L. Davis

Germantown

GERMANTOWN TRUST & SAVINGS BANK
601 Main St.
P.O. Box 246 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO
Dale Deiters, AsstTO
Coleen Sonroeder, AdmAsst

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936
217/784-4206 Tr/u$1 Mil
Hd: Robert D. Knapp, ExecVP&TO

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$5 Mil
Lillian M. Keupper, SrVP,Csh&TO
Harley G. Davis, VP&AsstTO

Girard

STATE BANK OF GIRARD
202 West Center St. 62640
217/627-2112
Hd: Larry J. Tucker

Glen Ellyn

DU PAGE BANK & TRUST CO.
466 Main St. 60137
312/469-6000 Tr$20 Mil
Hd,PersTr: Richard F. Condon, TO
TrOpers: Yvonne Nelson, AsstTO

Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr$47 Mil
Hd,PersTr,CorpTr,TrInv,Nb:
Kenneth H. Cooke, VP&TO
PersTr,Est: Myra Firishchak, AsstVP&TO
LandTr: Alice Hansen, AsstTO
TrOpers,TDP: Karen Rounsfull

Granite City

CENTRAL BANK - GRANITE CITY
1909 Edison Ave. 62040
618/876-1212 Tr$27 Mil
Hd: R. J. Hildebrand, VP&TO
Dave Hopkins, AsstTO

FIRST GRANITE CITY NATIONAL BANK
20th & Edison Ave. 62040
618/451-5421
Hd: John H. Tallgren, VP&TO
TrOpers: Laveeda Knobbe, AsstTO

Graymont

STATE BANK
P.O. Box 53 61743
815/743-5951 Tr$2.5 Mil
Hd: Lyle E. Leach, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
119 S. Middle St. 62844
618/375-2261 Tr$3 Mil
Hd: Maurice Elder, TO

Greenfield

FARMERS STATE BANK
Walnut & Main Sts. 62044
217/368-2171 Tr/u$1 Mil
Hd: Robert A. Narmont

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$3.5 Mil
Hd: Frank R. Joy, SrVP&TO

FIRST BANK & TRUST CO. IN GREENVILLE
P.O. Box 340 62246
618/664-1111 Tr$2 Mil
Hd: W. Wayne Robertson, Pres&TO
TrOpers: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr$1 Mil
Hd,PersTr,TrInv,Nb: Bob McNamara, TO
CorpTr,TrOpers,Nb: Jim Hanfland, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr$1 Mil
Hd: P. R. Willey, Chm&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Road 60103
312/837-2700
John J. Hays, Jr., Pres

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441 Tr/u$1 Mil
Hd: Joseph L. Crabb, Pres&TO
Shirley Sweatman, Csh&VP
Mel Hinterlong, ExecVP&AsstTO

HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$3 Mil
Hd: Roger L. Lehmann, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
4800 N. Harlem Ave. 60656
312/867-6600 Tr$15 Mil
Hd: Berthold H. Schreiber, SrVP&TO
Rosemary Galluzzo, AsstVP&AsstTO
Diane Y. Peszynski, AsstVP&AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$15 Mil
Hd: F. S. Cook, Jr., Chm&TO
PersTr,EmplBen,TrOpers,Nb:
Linda M. Butler, VP&TO
TrInv: F. S. Cook, Jr

STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: James Frazee, TO
Darrel Hilst, ExecVP&TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$10.5 Mil
Hd: Ed Goodwin, ExecVP&TO
Mildred Nielson, AsstTO

Hickory Hills

STANDARD BANK OF HICKORY HILLS
7800 West 95th St. 60457
312/598-7400 Tr$15 Mil
Hd: Bridgette Scanlan, AsstVP&TO
Asst: Cheryl R. TenHoor, AsstTO
TrOpers: Pamela Grzwinski, TOpO

Highland

EAGLE BANK
1223 Broadway 62249
618/654-4511 Tr$20 Mil
Hd: Larry L. Essenpreis, SrVP&TO
Fred M. Schneider, TO
Richard J. Knebel, AsstTO

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$16 Mil
Hd: Mildred Weidner, TO

Highland Park

FIRST NATIONAL BANK
513 Central Ave. 60035
312/432-1800
Hd: William L. Eifrig, SrVP
PersTr: Linda J. Nelson, TO
TrOpers: Carol Passalaqua

Hinsdale

LA GRANGE BANK & TRUST COMPANY
5 N. Lincoln 60521
312/579-4426
(Branch of La Grange)
Hd: George H. Starmann, III, SrVP&TO
Lee Seyfert, VP

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Norman E. Rebenstorf, Jr., CEO
Julie L. Maggio, TrAdm
Cynthia K. Tibstra, AsstTO
Patricia A. Brackman, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr/o$3 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Connie Fenwick, AsstTO&TOpMgr

WELLINGTON STATE BANK
Routes 1 & 9
217/283-9723 60942
(Branch of Wellington)
Hd: W. Thomas Roberts, VP&AsstTO

ILLINOIS (Cont'd)

Itasca

ITASCA BANK & TRUST
308 W. Irving Park Rd. 60143
312/773-0350 Tr$11 Mil
Hd: Jack E. Mensching, Pres
Jules V. Meyering, TrCoun

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/243-6511 Tr$95 Mil
Hd,PersTr,CorpTr,EmplBen,TrOpers,Nb:
C. Matthew A. Smith, AsstVP&TO
TrInv: Charles D. Ransdell, VP
Farm: Allan Worrell, FM
Will Taylor, FM
TDP: Kris Boes, AsstTO
THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$38 Mil
Hd: Robert E. Linde, VP&TO
Farm: James A. Middendorf, FM&AsstTO
TrInv: Richard R. Hudson, TO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 South State St. 62052
618/498-2151 Tr$9 Mil
Hd: Donald D. Durbin, TO
EmplBen: Sonja Shaw, AsstCsh
Prob: Sharon D. Rainer, TrAdm

Joliet

FIRST MIDWEST BANK/JOLIET
(Formerly Union National Bank & Trust Co. of Joliet and National Bank of Joliet)
50 W. Jefferson 60431
815/727-5222 Tr$225 Mil
Hd,TrInv: Paul E. Gantzert, VP&SrTO
EmplBen: Robert E. Kuzma, TO
James H. Tannenbaum, TO
PersTr: Ronald J. Erjavec, VP&TO
John Kramer, AsstVP&TO
Corey Pepperman, AsstTO
LandTr,PersTr: Judith M. Holmes, TO
TrOpers,OffMgr: Nancy J. Schaefer, TO
TrInv: Catherine L. Brick, AsstTO
FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/c$85 Mil
Hd: Wayne Huffman, VP&TO
Jeri Madison, AsstTO
Mary Ann Tondini, TO
LOUIS JOLIET BANK & TRUST CO.
1812 W. Jefferson St. 60436
815/725-5111 Tr$17 Mil
Hd: John P. Sternisha, VP&TO
William A. Reiss, Pres&TO
Carole S. Carter, AsstTO

Jonesboro

FIRST NATIONAL BANK
Public Square 62952
618/833-5613 Tr/o$2 Mil
Hd: Tirzah M. Tweedy

Kankakee

CITY NATIONAL BANK
189 E. Court St. 60901
815/937-3687 Tr$70 Mil
Hd: Richard Berg, VP&TO
TrOpers: J. J. Mitchell, TOpO
PersTr: D. C. Mitchell, TO
TrInv,ComTrF: Kevin Stortzem, IO
AgrMgr: G. A. Kendle, AsstVP
FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
815/935-7000
Hd: Ronald R. Cauley
FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr$65 Mil
Hd: Mark F. Polzin, SrVP&SrTO
PersTr: Patrick B. McCullough, AsstVP&TO
TrOpers: Cindy Massey, TOpMgr
TrInv: M. Stevenson, TrInvMgr
Nb,EmplBen: Robert Reich, TO
FarmMgt: Steven Wirth, AsstVP
Billy Treece, SrFM
David Burbrink, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Michael O. Kern, Pres&TO

Kempton

KEMPTON STATE BANK & TRUST
60946
815/253-6271 Tr/u$1 Mil
Hd: David D. Travis, Pres&TO

La Grange

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$27 Mil
Hd,CorpTr,PersTr,TrOpers: Cynthia T. Sikora, VP&TO
PersTr,CorpTr: Joachim J. Brown, Pres&TO
TrInv,Nb,CorpTr,TrOpers:
Christine L. Cribart, AsstTO
LA GRANGE BANK & TRUST COMPANY
14 S. La Grange Rd. 60525
312/579-4455 Tr$180 Mil
(Trust Office in Hinsdale)
Hd: George H. Starmann, III, SrVP&TO
H. Susan Jones, VP
John M. Calvert, VP
David F. Giesen, AsstVP
Patrice B. Grant, TO
Maureen A. Rafa, TO
Patricia A. Painter, TO
Judith Lane, IO
William K. Lynch, IO

La Saile

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Marjorie Utz, AsstTO
Charles D. Faletti, AsstTO
LA SALLE STATE BANK
P.O. Box 462 61301
815/223-8800 Tr$4.4 Mil
Hd: E. J. Stuppy, TO
D. Lawler, AsstTO&VP

Lake Forest

FIRST NATIONAL BANK
265 E. Deerpath 60045
312/234-5100 Tr$250 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, TrInvO
TrOpers: Mellford A. Morris, TOpO
TrTax: Richard Ferris, AsstVP&TO
EmplBen: Gerald Hoffman, TO
EstAdmin: John M. Hakes, VP
PersTr: Ronald Eich, AsstVP
Ronald Hoaglund, TO
Mary Ann Hartwick, TO
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO

Lansing

BANK OF LANSING
3115 Ridge Road 60438
312/474-6161 Tr$7 Mil
Hd: Jerome M. Gardberg, VP&TO
FIRST NATIONAL BANK
Ridge Road at Roy St. 60438
312/474-1300 Tr$35.2 Mil
Hd: Thomas C. Cornwell, SrVP&TO
PersTr,EmplBen: Carol J. Brandt, TrAdm
TrOpers,TDP: C. R. Peterson
LandTr,Prob,Tx: William P. Turner, TO

Lawrenceville

FIRST BANK OF LAWRENCE COUNTY,N.A.
P.O. Box 597 62439
618/943-3336
Hd: James Burns, Pres&TO
TrOpers: Barbara J. Boyer, AsstTO

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr$4 Mil
Hd: James M. Killian, ExecVP&TO
TrInv: Glenn Kemp, ChmBd
TrOpers: Anita Emberton, AsstTO

Lincoln

FIRST NATIONAL BANK IN LINCOLN
303 S. Kickapoo St. 62656
Hd: James H. Orr, VP&TO
James Walden, VP&TO
STATE BANK
508 Broadway 62656
217/735-5551 Tr$9 Mil
Hd: Elton V. Huntington, TO

Litchfield

THE BANK AND TRUST COMPANY
P.O. Box 386 62056
217/324-3935 Tr/o$10 Mil
(Branch in Farmersville)
Hd: Joann H. Anderson, VP&TO
Arnold R. Birkenkamp, Pres&AsstTO
Charles Bierbaum, AsstTO
FM: Frank Whitlock, VP

Lockport

HERITAGE FIRST NATIONAL BANK OF LOCKPORT
814 State Street 60441
815/838-2013
Hd: Victoria D. Lobell, TO
Donna J. Wroblewski, AsstTO

Lombard

BANK OF YORKTOWN
1 Yorktown Ctr. 60148
312/629-3800 Tr$5 Mil
Hd: Robert F. Corey, ExecVP
PersTr,EmplBen: John Hommel, VP&TO
TrOpers: Richard A. Block, VP&SrTOpO
TDP: Douglas R. Burmeister, TOpO
STATE BANK OF LOMBARD
(Land Trusts Only)
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Frank P. Novel, Pres&TO
WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$15 Mil
Hd: Michael V. LoCicero, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&TO

Lyons

BANK OF LYONS
8601 W. Ogden Ave. 60534
312/447-5600
Hd: A. V. Loulousis, TO

Macomb

CITIZENS NATIONAL BANK
127 S. Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,DisBrkg:
Lyle L. Dake, VP&SrTO,CFC
PersTr: Gary Reed, AsstTO
TrOpers: Alice Thorman, TO
Farm: C. C. Spencer, VP&FM
Nancy Dobey, AsstCsh

UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$19 Mil
Hd,PersTr,EmplBen,TrOpers:
Herbert L. Strong, VP&TO
CorpTr,TrInv,Nb: Victor J. Henson, AsstVP&TO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3289
Hd: Joe Pruess, Pres&TO
TrOpers: Louise N. Luhtala, VP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: Eunice Wright, VP&TO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres&TO
Norma Milton, AsstCsh&AsstTO

FIRST NATIONAL BANK
215 N. Michigan Ave. 62441
217/826-6311 Tr$1 Mil
Hd: Wayne Evans, TO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: D. T. Macey
B. R. Calvert, AsstTO
D. R. Romines, AsstTO

Mascoutah

FIRST NATIONAL BANK
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
TDP: Evelyn Stoneking, AsstTO

MIDAMERICA BANK & TRUST COMPANY OF MASCOUTAH
9 E. Main St. 62258
618/566-2131
Hd: Thomas C. Wangelin, Jr., ExecVP&COO
PersTr: Cindy K. Cook, FinConslt
TrInv: Clark G. Davis, SrVP-Inv
Edward J. Schaeffer, VP-Inv
Pens: James A. DeGuire, VP&CPC,CLU
Lawrence Aberle, VP-EmplBen
FinConslt: Robert Yoffie, TO
Opers: Beverly Conreaux, Supv

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CorpTr,TrOpers: Ralph L. Ingram, AsstTO
ComTrF: Sue Romack
Farm: Steven L. Johns, FM
Brenda Hedricks, Sec
EmplBen: Karen Diepholz
Debbie Hilligoss, TrDeptSec

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 562 61938
217/234-7454 Tr$56 Mil
Hd: Clark W. Brogan, VP&SrTO
PersTr: Doris Klier, TO
TrInv: Robert D. Carr, AsstTO
EmplBen: Dan R. Cunningham, VP&TO
TrOpers: Richard C. West, TO

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$12 Mil
Hd: Nancy K. Kelley, Pres&TO
LandTr: Margaret J. Brennan, AsstTO

Mazon

MAZON STATE BANK
606 Depot Street 60444
815/448-2236 Tr$2.794 Mil
Hd: Robert W. Breisch, TO
TrOpers: Leonora Walker, AsstTO

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$55 Mil
Hd: Robert B. Schneider, VP&TO
TrOpers: Carol Roeske
EmplBen: Gerald L. Helt, AsstTO

Melrose Park

MELROSE PARK NATIONAL BANK
17th Ave. & Lake St. 60160
312/681-8600 Tr$20 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Barbara J. Karg, VP&TO
TrOpers,TDP: Joanne M. Pievitz, AsstVP&TO

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Robert Ritter, Pres&TO
TrOpers: Mary Sterchi, AsstTO
Tim McConville, AsstTO
Gaylon H. Ehlers, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$16 Mil
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Verona Whitmore, VP&TO
Dwight G. Heckert, ExecVP&TO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

THE NATIONAL STATE BANK
401 Ferry St.
P.O. Box 529 62960
618/524-9316 Tr/u$2 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK
36 East Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb:
James Cross, ExecVP
ComTrF,TrOpers: Dennis Neal, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Orville Koerber, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER
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309/392-2623
Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK
P.O. Box 155 61760
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Hd: Steven O'Riley, VP&AsstTO
Robert Hakes, AsstTO
Mary Lou Jacek, TrAsst

Moline

FIRST MIDWEST BANK/MOLINE
506 15th St. 61265
309/797-7600 Tr$375 Mil
Hd,Nb: Gerald W. Saunders, SrVP&MgrTrDept
GTO-PersTrAdmin: Dennis Norling,
VP&MgrTrAdmin
TrInv: John H. McCraney, VP-TrInv
RE,Est: Paul Dresselhaus, TO-LglSvcs&Est
PersTr: Frank Budinscak, VP-TrAdmin
John D. Martin, VP-TrAdmin
TrOpers: Charles A. Peterson,
AsstVP&MgrTrOpers
Carol Peterson, AsstVP-TrAdmin&Acct
PersTrAdmin: Dorris Adams, AsstVP-TrAdmin
Tom Gayan, TrAdmO
J. Scott Raes, AsstTrAdmO
Stephen Dembosky, AsstTrAdmO

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$77 Mil
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PersTr,CorpTr,TrInv,ComTrF: D. C. Van DeWiele,
VP&TO
TrOpers: L. D. Dellitt, TO&AsstCsh
Nixola A. Barnes, TOpO&AsstCsh
Nb: Cheri Treiber, TrMktgO

Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: John A. Parish, Pres&TO

ILLINOIS (Cont'd)

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$17.5 Mil
Hd: Frederick H. Stanton, TO

Monticello

FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr/u$1 Mil
Linda J. Ayers, TO

NATIONAL BANK OF MONTICELLO
P.O. Box 391 61856
217/762-2111 Tr$13 Mil
Hd,Nb: William E. Max, TO
Tiana S. Montgomery, TrAsst

Morris

THE FIRST MIDWEST BANK - MORRIS
220 W. Main St. 60450
815/942-0121 Tr$8 Mil
Karyn Rodriguez, AsstTO

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60450
815/942-0130 Tr$12 Mil
Hd: Kathleen P. Doran

Mt. Carmel

BANK OF MT. CARMEL
P.O. Box 33 62863
618/263-3833
Hd: Gene Guisewite, Pres&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$17 Mil
Hd: James P. Dawson, VP&TO

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr$2 Mil
Hd: Helen Borneman, TO
William A. Anderson, AsstTO

Mt. Prospect

FIRST NATIONAL BANK OF MT. PROSPECT
Land Trusts
P.O. Box 319 60056
312/392-1600
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Elizabeth C. Schlaver, AsstVP&TO

MT. PROSPECT STATE BANK
111 E. Busse Ave. 60056
312/398-4131
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Peter D. Walter, SrVP
Paul M. Greene, AsstVP

Mt. Vernon

BOATMEN'S BANK OF MT. VERNON
Main and Ninth Sts. 62864
618/242-4000 Tr$18 Mil
Hd: Douglas G. Small, VP&TO
James B. Kelley, AsstTO

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$12 Mil
Hd: David E. Busby, SrVP&TO
Daria Wilks, AsstTO

Murphysboro

THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 Tr$11 Mil
Hd: Robert M. Yoffie, TO
TrOpers: Camilla Boese, AsstCsh
Arlene Brown, AsstTO

FIRST BANK & TRUST CO. OF MURPHYSBORO
P.O. Drawer 219 62966
618/687-1711 Tr$2 Mil
Hd: Linda Holmes, TO
TrOpers: Sharon Bryant, AsstTO

Naperville

HARRIS BANK NAPERVILLE
503 N. Washington St. 60566
312/420-3512 Tr$36 Mil
Hd: Mark E. Rice, VP&TO

NAPER BANK, N.A.
P.O. Box 210 60566
312/983-8800 Tr/o$30 Mil
Hd: Edward W. Bozett, VP&TO
Edward E. Galor, TO
Elizabeth A. Sperry, TOpO

New Berlin

WARREN-BOYNTON STATE BANK
P.O. Box 8 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 West Maple Street 60451
815/485-7500 Tr$1.7 Mil
Jo Ann Gleason, TO
TrInv,Nb: Gary Orler

Newton

FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Normal

FIRST NATIONAL BANK OF NORMAL
210 Broadway 61761
309/452-1171 Tr$10.846 Mil
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Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

Northbrook

NORTHBROOK TRUST & SAVINGS BANK
1200 Shermer Rd. 60062
312/272-2000 Tr$10 Mil
Hd: Edward J. Lucas, SrTO
PersTr: Keith C. Ericksen, TO

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OAK BROOK BANK
2021 Spring Road 60521
312/654-1050 Tr$20 Mil
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FIRST UNITED TRUST COMPANY
Village Mall Plaza 60301
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Village Mall Plaza 60301
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840 S. Oak Park Ave. 60304
312/848-6700 Tr$25 Mil
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PersTr,TrOpers: Ramona Zavattaro, TO
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312/495-3100

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618/632-3664 Tr$2 Mil
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TrComm: Donna Kloustermeyer, AsstVP&AsstTO
Irma Meckfessel, VP

Ogden

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East Ave. & Broadway 61859
217/582-2175 Tr$1 Mil
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Carolyn J. Sadler, VP&TO

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$2 Mil
Hd,PersTr,CorpTr: Fred Newton, Jr., SrVP&TO

OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr$10 Mil
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TrOpers: Sandra Purdy, TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 41 & 66 Tr$15 Mil
Hd: George J. Spiros, VP&TO
Antoinette C. Watson, AsstTO
Donald J. Harris, AsstVP&AsstTO

Palatine

FIRST BANK & TRUST CO. OF ILLINOIS
300 E. Northwest Hwy. 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr,CorpTr,LandTr,TrOpers:
Catherine Biancalana, AsstTO

PALATINE NATIONAL BANK
P.O. Box 39 60067
312/359-1070 Tr$25 Mil
Hd: Rosanne DuPass, TO
William L. Olsen, VP&TO

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FARMERS STATE BANK
P.O. Box 118 62451
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Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, VP&TO

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PALOS BANK & TRUST CO.
12600 South Harlem Ave. 60463
312/448-9100 Tr$1.8 Mil
Hd: Joseph Marzalek
TrDept: Jeffrey C. Scheiner, AsstTO
TrOpers: Toni Bauman, TrMgr

Paris

CITIZENS NATIONAL BANK
110 W. Court St. 61944
217/465-7641 Tr/o$25 Mil
Hd: W. L. Milbourn, Pres&TO
PersTr,TrInv,TrOpers: Joseph L. McDaniel, SrTO
TrOpers: Gayla McDaniel, AsstTO

EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

CITIZENS BANK & TRUST CO.
1 South Northwest Hwy. 60068
312/399-4100 Tr$165 Mil
Hd: Stephen M. Totton, VP&TO
TrInv: Merton E. Sarvay, VP&TrInvO
EmplBen: Nina Hultman, TO
TrOpers: Catherine McCarthy, TO
Nb: John E. O'Loughlin, TO

FIRST STATE BANK & TRUST CO. OF PARK RIDGE
(Land Trust Only)
P.O. Box 718 60068
312/692-4114
Hd: Eugene T. Carter, Pres
LandTr,TrOpers,Nb: Tom Olen, AsstTO
Robert Chodill, AsstTO

Pekin

FIRST NATIONAL BANK & TRUST CO.
111 N. 6th St. 61554
309/347-7781 Tr$14 Mil
Hd: Alice M. Hudson, VP&TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr$60 Mil
Hd,TrInv,EmplBen: F. Michael Schaefer, VP&TO
Prob,PersTr: James A. Ligon, TO
TrOpers,TDP: James W. Beamish, TrAdm

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5000 Tr$800 Mil
Hd: Douglas S. Stewart, SrVP
PersTr: Hayne Ellis, III, VP
David H. Welch, VP
Prob: Howard P. Gallatin, VP
TrInv: Ted T. Dahl, VP
ComTrF,EmplBen,Nb: Ellen L. Dingledine, VP
TrOpers: Linda Buck, AsstVP

FIRST NATIONAL BANK OF PEORIA
P.O. Box 809 61601
309/676-1311 Tr$206 Mil
Hd: Wayne W. Ayers, VP&SrTO
PersTr: Richard A. Ballor, AsstVP&SrTO
TrInv,ComTrF: Thomas Schuneman, TrInvO
EmplBen: Bernard R. Filzen, AsstVP

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$220 Mil
Hd: Dale L. Sielaff, SrVP&SrTO
PersTr: Richard E. Firebaugh, VP&TO
Prob: Betty L. Meyers, TO
TrInv: Stephen C. Johnson, VP&TrInvO
Taxes,Plng: Margaret A. Mistic, AsstVP&TO
EmplBen: Mary Ellen Muller, AsstTO
TrOpers: Alice M. Carr, OpMgr

SOUTH SIDE TRUST & SAVINGS BANK
2119 S. Adams St. 61602
309/676-0521 Tr$10 Mil
Hd: Rolla P. Godfrey, VP&TO
Kathryn Schindler, AsstVP&AsstTO

Peru

FIRST NATIONAL BANK IN PERU
P.O. Box 409 61354
815/223-0214
Hd: Joan Mankowski, VP&TO
Richard Wendt, Pres&AsstTO

Petersburg

FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7716 Tr$2 Mil
Hd: Randall A. Killebrew, Pres&TO

NATIONAL BANK OF PETERSBURG
P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Lew L. Hultgren, VP&TO

Piper City

STATE BANK OF PIPER CITY
4 E. Peoria 60959
815/686-2258 Tr/u$1 Mil
Hd: Dennis R. Smith, Pres&TO
Marjorie Bargmann, AsstTO

Pittsfield

FIRST NATIONAL BANK
P.O. Box 498 62363
217/285-2176, Ext. 114 & 116 Tr$11 Mil
Christine Hannant, TO

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$18 Mil
Hd,Nb: Richard M. Winters, Pres&TO
Myron L. Otto, SrVP&TO
FM: H. Wayne Taylor, VP&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers:
Paul S. Miller, TO
TDP: Norma Weaver, AsstTO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$22 Mil
C. Dean Easton, Pres&CEO
Richard Hiatt, VP&TO
Marcia E. Cox, AsstTO
Farm: Don Lambert, FM
Randy Fransen, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$40 Mil
Hd: Randall T. Rimington, VP&TO
TrInv: Wanda Nelson, AsstVP&TO
TrOpers: Beth Peacock, TO

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$15 Mil
Hd: Perry E. Fishel, SrVP&TO
TrOpers: Thelma Beall, AsstVP

Princeville

PRINCEVILLE STATE BANK
P.O. Box 8 61559
309/385-4375 Tr$2 Mil
Hd: Jeanne McCoy, TO

Quincy

BOATMEN'S BANK OF QUINCY
6th & Hampshire St. 62301
217/228-6230 Tr$40 Mil
Frank R. McFarland, SrVP&TO
Audrey K. Viar, TO

FIRST MIDWEST BANK/QUINCY
1201 Broadway 62301
217/228-8060 Tr$25 Mil
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Carmen Walch, AsstTO
Elenora Williams, VP&AsstTO

MERCANTILE TRUST & SAVINGS BANK
440 Maine St., P.O. Box 371 62301
217/223-7300 Tr$80 Mil
Hd: Paul A. Zeman, TO
Jeane W. Pearson, AsstTO
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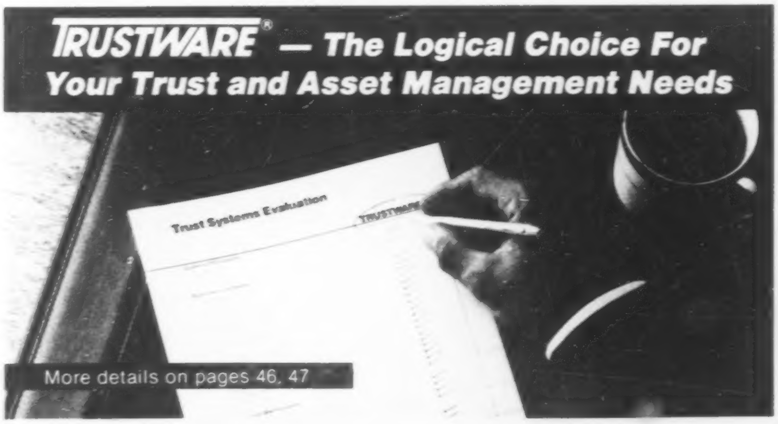
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STATE STREET BANK & TRUST CO.
801 State St. 62301
217/223-6480 Tr$18 Mil
Hd: Steve Akers, VP&TO
TrOpers: Joyce Fairley
Nb: Bobbe White, AsstTO

Rantoul

BANK OF RANTOUL
201 East Champaign
P.O. Box 67 61866
217/892-2143 Tr$10 Mil
Hd: Thomas B. Bryan, Pres&TO
Raymond R. Uken, ExecVP&TO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
312/771-2500 Tr$4 Mil
Hd,TrOpers: Ann C. Calathas, TO

Riverside

RIVERSIDE NATIONAL BANK
(A wholly owned subsidiary of First American Bank Corporation)
15 Riverside Rd. 60546
312/442-9600
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Richard L. Powers, ExecVP

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666 Tr$8 Mil
Hd: Gregory P. Meador, SrVP&TO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679A 62454
618/544-8686 Tr$14 Mil
Hd: Jim Rogers, VP&ChTO
David Musgrave, Pres&TO
Donald Winterrowd, SrVP&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Highway 61068
815/562-5571 Tr$2 Mil
Hd: Theodore L. Tilton, VP&TO

Rock Falls

ROCK FALLS NATIONAL BANK
P.O. Box 351 61071
815/625-0520
Hd: Alan Connelly

Rock Island

FIRST NATIONAL BANK
Second Ave. & 17th St. 61201
309/793-9321 Tr$125 Mil
Hd,TrInv,ComTrF: W. R. Hefter, SrVP&TrInvO
PersTr,EmplBen,Est: G. D. Vanderflugt, VP&TO
J. M. Miller, TO
PersTr,EmplBen,Est,Nb: A. B. Sheets, TO
TrOpers,PersTr: K. S. Speck, TO

THE ROCK ISLAND BANK
230 18th St.
P.O. Box 8 61204-0008
309/794-1120 Tr$50 Mil
Bryant Goodall, VP&TO
Rebecca Bitting, AsstTO

Rockford

AMERICAN NATIONAL BANK & TRUST CO.
501 Seventh St.
P.O. Box 1537 61110
815/968-2241 Tr$385 Mil
Hd,Nb: Glen W. Wilson, SrVP&TO
PersTr: Gino Orazi, AsstTO
CorpTr,Tax: Lois Barton, AsstTO
TrInv: Robert J. Meuleman, SrVP
Admin: Jay R. Maddox, VP&TO
Admin&RE: Lillie L. Rude, TO
TrOpers: Shirley Faerber, TO

CITY NATIONAL BANK & TRUST CO.
1100 Broadway, P.O. Box 1628 61110
815/968-3761 Tr$70 Mil
Hd,PersTr,CorpTr,Nb: Lee R. Mayer, SrVP&TO
TrInv,ComTrF: Richard L. Johannsen, VP&TO
EmplBen: Marcia L. Mueller, TO
TrOpers: Marion Matre, OpSupv

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/962-3771 Tr$307 Mil
Hd: Thomas M. Lower, SrVP
PersTr,Nb: Andrew C. Drendel, VP
TrInv: Robert D. Eversman, VP
EmplBen: Stephen McDonnell, VP
TrOpers: Thadeaus Dutkiewicz, TOpO

UNITED BANK OF ILLINOIS,N.A.
United Center, 120 West State St.
P.O. Box 464 61105
815/987-2110 Tr/o$110 Mil
Hd: James H. Hawkins, SrVP&TO
PersTr,CorpTr: Carolyn M. Allison, VP&TO
TrInv: Edward M. Rounds, VP&TrInvO
ComTrF: Carol A. Burnell, TrInvO
EmplBen: Marianne Epps, TO
TrOpers: Pam Vehmeyer, TOpO
Nb: Vicky Richards
LandTr: Sue Kukla, TrAdm

Roselle

HARRIS BANK ROSELLE
106 East Irving Park Rd. 60172
312/980-2770 Tr/u$10 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, TO

St. Charles

ILLINOIS MARINE BANK N.A., ST. CHARLES
200 W. Main 60174
312/584-5500
(Branch of Elmhurst)
Cheryl Fair, TO

STATE BANK OF ST. CHARLES
1 E. Main St. 60174
312/377-4170 Tr$87 Mil
Hd: Carl W. Rudolph, VP&TO
Eleanor Oberst, AsstTO
Robert G. Hoge, AsstTO
Arlene Brzana, AdmAsst
TrOpers: Karen Vodden
TDP: Shirley Self
LandTr: Valerie Bastien

Salem

SALEM NATIONAL BANK
P.O. Box 10 62881
618/548-2200 Tr$8 Mil
Hd: Cheryl Beard, AsstTO

Schaumburg

FIRST BANK OF SCHAUMBURG
321 W. Golf Rd. 60196
312/882-4000
Hd: Thea Nelson, AsstVP&TO

USAMERIBANC/WOODFIELD
Higgins & Meacham Roads 60196
312/882-6404
Mary Ann Heisler, TO
Pat Jensen, TO

Shannon

FIRST STATE BANK
1 South Linn St. 61078
815/864-2111 Tr/u$1 Mil
Hd: Omar C. Wilhelms, TO
Allen Woessner, AsstTO
Rick Gaul, AsstTO

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
200 West Main, P.O. Box 519 62565
217/774-5515 Tr$10 Mil
Hd: Robert M. Pancoast, SrVP&TO
TDP: Cheryl L. Roley

SHELBY COUNTY STATE BANK
130 S. Morgan St.
P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Virginia Wheeler, VP&TO
Greg Miller, AsstTO

Silvis

BANK OF SILVIS
11th St. at 1st Ave. 61282
309/752-1222 Tr/u$1 Mil
Hd: George Vretis

Skokie

FIRST AMERICAN BANK
(Formerly Old Orchard Bank & Trust Co.)
4949 Old Orchard Rd. 60077
312/679-2200
(Branch of Dundee)
Wallace J. Wolff, VP&SrTO
Jane Nagiel, AsstVP&TO

FIRST NATIONAL BANK OF SKOKIE
8001 Lincoln Ave. 60077
312/673-2500 Tr/o$35 Mil
Hd: Richard M. Jung, VP&TrMgr
Florence Petella, AsstVP&TO
George J. Logan, AsstVP&TO
TrOpers: Joseph F. Sochacki, TOpSupv

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
P.O. Box 187 60473
312/333-2600 Tr$32 Mil
Hd,PersTr,CorpTr: Jack Dalenberg, VP&TO

Springfield

CAPITOL BANK & TRUST CO.
1825 S. 6th St. 62703
217/788-6400 Tr$11 Mil
Hd: Thomas M. Hafel, TO

FIRST NATIONAL BANK
201 S. 5th St. 62701
217/753-7530 Tr/o$200 Mil
Hd,EmplBen,Nb: Charles N. Hammond, VP&TO
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CorpTr,TrOpers: Pat Cook, TOpO
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
217/753-7200 Tr$130 Mil
Hd,CorpTr: Alvin G. Becker, SrVP&COO
PersTr: Terri Kean, TO
Gary Ollman, AsstTO
TrInv,ComTrF: Ronald Krueger, SrTrInvO
EmplBen: Lorainne Doubleday, AsstTO
TrOpers: Paul Miedema, AsstTO

LAND OF LINCOLN BANK
1155 N. 9th St., P.O. Box 2328 62705
217/788-8000
Hd: Charles E. Hurst, ExecVP&TO

MARINE BANK OF SPRINGFIELD
East Old Capitol Plaza East 62701
217/525-9745 Tr/o$1 Bil
(Branches in American State Bank, Bloomington & Marine American National Bank, Champaign)
Hd: Lee G. Gamage, ExecVP
Trinv,ComTrf: Thomas Kienzler, VP
PersTr,CorpTr: R. David Bray, AsstVP
EmplBen: Michael W. Ference, VP
TrOpers: Rex A. Alexander, AsstVP
FarmMgt: Dale Hedrick, VP

SANGAMON BANK AND TRUST
3019 Chatham Road 62704
217/787-3686
Hd: Movita Wolf
Rebecca A. Mueller, AsstTO

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-3100 Tr u$3 Mil
Hd: T. L. Gooding, TO
Henry Kirschner, TO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321 Tr$70.667 Mil
Hd,EmplBen,Est,Nb: John R. Kuczynski, VP&SrTO
PersTr,Trinv: Scott Hancock, TO
CorpTr,EmplBen: G. Pense
ComTrf,EmplBen,Tx: Linda Perry
TrOpers,DisBrkge: D. Nye
TDP: R. Stolzoff

FIRST NATIONAL BANK
305 Fourth Ave. 61081
815/626-0045
Hd: Joseph D. Henderson, Pres&TO
PersTr,EmplBen: Thomas A. Densmore, TO&AsstVP
TrOpers: Judith Schott

Streator

FIRST MIDWEST BANK/STREATOR
401 E. Main St. 61364
815/672-2941, Ext. 213 Tr$10 Mil
PersTr,Trinv,EmplBen,TrOper: Roger E. Reinmann, AsstTO
FarmMgmt: Richard Geschwind, TO

UNION NATIONAL BANK
201 E. Main St. 61364
815/673-3333 Tr$22 Mil
Hd: Richard K. Wheeler, VP&TO

Sublette

FARMERS STATE BANK
P.O. Box 20 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$6 Mil
Hd: Jon W. Haegen, Pres&TO
Michael J. Hagen, TO&AsstCsh
Sara Filer, AsstTO

STATE BANK OF SULLIVAN
P.O. Box 253 61951
217/728-4311 Tr$1.136 Mil
Hd,PersTr,CorpTr,Trinv,ComTrf,EmplBen,Nb,TDP: Gerald G. Gordy, ExecVP
TrOpers: Roberta Tepom, AsstCsh

Sycamore

FARMERS & MERCHANTS BANK
124 South Main St. 60178
815/895-9121
Hd: R. Duane Munter, Pres
Harry J. Best, VP

NATIONAL BANK & TRUST CO.
230 W. State St. 60178
815/892-2125 Tr$99 Mil
Hd: Howard A. Heidlauf, SrVP&TO
PersTr: John Boies, VP&TO
Farm: Clifford McConnell, VP&Mgr
PropMgt: James M. Kirby, AsstVP&Sec
EmplBen: Sharon Z. Fesler, AsstVP&AsstSec
TrOpers: Janice C. Taylor, TOpMgr

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr$100 Mil
Hd: Kenneth A. Hart, VP&TO
Trinv: Robert W. Stauffaugh, Jr., VP&TO
Nb: Bonnie Bruns, TO

Tinley Park

BREMEN BANK & TRUST CO.
17500 South Oak Park Ave. 60477
312/532-8000 Tr$20 Mil
Hd: Albert A. Skoko, SrVP,TO&Cash
TrOpers: Martha A. Kimsley
Jean P. Fulton, TrSec

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.1 Mil
Hd: James P. Ghighieri, Jr., ExecVP&TO
Donald L. Whitler, Pres&TO

Triumph

THE FIRST NATIONAL BANK
37 Main St. 61371
815/539-9301 Tr u$1 Mil
Hd: Conrad Hartley

Tuscola

FIRST NATIONAL BANK & TRUST CO. OF DOUGLAS COUNTY
100 N. Main St. Box 8 61953
217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 96 61953
217/253-4711 Tr$2.0 Mil
Hd: William F. McCarty, Pres&TO
Trinv: Larry R. Kresin, SrVP&AsstTO
TrOpers,EmplBen: Lloyd A. Murphy, VP&AsstTO

Urbana

BUSEY FIRST NATIONAL BANK
P.O. Box 489 61801
217/384-4591 Tr$12 Mil
Hd,Trinv,Nb: Eugene Grandone, ExecVP&TO
RE,Nb: Jesse M. Dowell, AsstVP&FM
PersTr,Agcy: Trent Shepard, AsstVP&TO
PersTr,EmplBen: Scott MacAdam, AsstVP&TO
TrOpers: Greg Fink

CHAMPAIGN COUNTY BANK & TRUST CO.
P.O. Box 549 61801
217/384-3254 Tr$40 Mil
Hd,Nb: Warren E. Burgard, SrVP&SrTO
Trinv: Gene Grandone
PersTr: Michael Murphy, TO
EmplBen: John Kidwell
TrOpers: Sharon Eckerty
Est: Elizabeth B. Coyn, TO
Farm: Tom Wiggins, FM
Jerry Wallace, FM

Vandalia

FIRST BANK OF FAYETTE COUNTY
P.O. Box 130 62471
618/283-2211 Tr u$2 Mil
Hd: Ann Goodin

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$14 Mil
Hd: Thomas G. Diekemper, VP&TO
Carol Williams, AsstTO

Villa Park

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$10 Mil
Robert Johanson, Pres&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 419 62690
217/965-5486 Tr u$1 Mil
Hd: Greg Tappmeyer, ExecVP&TO

STATE BANK OF VIRDEN
103 S. Springfield 62690
217/965-3344 Tr u$1 Mil
Hd: Larry T. Harmon, TO
Joyce Coe, AsstTO

Virginia

PETEFISH, SKILES & CO.
P.O. Box 9 62691
217/452-3041 Tr$6 Mil
Hd: William M. Kople, Chm&TO
Reginald Jokisch, Pres&AsstTO

Warren

CITIZENS BANK & TRUST CO.
135 Main St. 61087
815/745-2194 Tr$1 Mil
Hd: Lyn Finney, Pres

Warsaw

HILL DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr $2 Mil
Hd: Gary F. Benton, VP&TO

Watseka

FIRST TRUST & SAVINGS BANK
120 E. Walnut 60970
815/432-2444 Tr$8 Mil
Hd: S. L. Martin, Jr., &TO

WATSEKA FIRST NATIONAL BANK
214 South Fourth St.
P.O. Box 447 60970
815/432-2477 Tr u$8 Mil
Hd: Thomas Fonkin
Debbie Gudeman
John Roddy

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
495 West Liberty St. 60084
312/526-8404 Tr$ 1 Mil
Hd: Lynn Brethorst, VP&TO
Trinv: Robert Hoimann, ChmBd&TO

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate business to banks or correspondent banks.

ILLINOIS (Cont'd)

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
[illegible]

BANK OF WAUKEGAN
[illegible]

FIRST NATIONAL BANK
[illegible]

NORTHERN STATES TRUST COMPANY
[illegible]

Wellington

WELLINGTON STATE BANK
[illegible]

West Chicago

WEST CHICAGO STATE BANK
[illegible]

Western Springs

FIRST NATIONAL BANK
[illegible]

Wheaton

BANK OF WHEATON
[illegible]

GARY WHEATON BANK
[illegible]

HAWTHORNE BANK OF WHEATON
[illegible]

Wheeling

[illegible] BANK
[illegible]

Williamsville

WILLIAMSVILLE STATE BANK
[illegible]

Winnetka

HARRIS BANK
[illegible]

WINNETKA BANK
[illegible]

Woodstock

STATE BANK OF WOODSTOCK
[illegible]

Worth

WORTH BANK & TRUST
[illegible]

Wyoming

WYOMING BANK & TRUST CO.
[illegible]

Zion

ZION STATE BANK & TRUST CO.
[illegible]

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

INDIANA

Akron

AKRON EXCHANGE STATE BANK
[illegible]

Albion

CAMPBELL & FETTER BANK
[illegible]

Alexandria

ALEXANDRIA BANKING CO.
[illegible]

COMMERCIAL BANK & TRUST CO.
[illegible]

Anderson

ANDERSON BANKING CO.
[illegible]

CITIZENS BANKING CO.
[illegible]

FIRST NATIONAL BANK OF MADISON COUNTY
[illegible]

Arlington

ARLINGTON STATE BANK
[illegible]

Attica

BANK OF WESTERN INDIANA
[illegible]

CENTRAL NATIONAL BANK & TRUST CO.
[illegible]

[illegible] Banks & Trust Companies subscribe to
TRUSTS & ESTATES

Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$14 Mil
Hd,TrInv: M. C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb:
E. S. Zeisloft, TO

CITY NATIONAL BANK
P.O. Box 389 46706
219/925-0960 Tr$1.1 Mil
Hd: James H. Carper, Pres&TO

Avilla

COMMUNITY STATE BANK
P.O. Box 79 46710
219/897-3361 Tr/u$1 Mil
Hd: R. B. Helmkamp

Bargersville

BARGERSVILLE STATE BANK
P.O. Box 530 46106
317/422-5125 Tr$3 Mil
Hd,PersTr,CorpTr: Molly J. Beach, AsstTO
Jerry R. Engle, Pres&TO

Batesville

BATESVILLE STATE BANK
137 South Main St. 47006
812/934-4411 Tr/u$1 Mil
Hd: Lloyd W. Hirsch, Pres
TrOpers: Dennis M. Harmeyer, VP&Csh
Nb: R. C. Martin

FIRST BANK & TRUST CO.
P.O. Box 30 47006
812/934-2808 Tr$1.667 Mil
(Branch in Milan)
Hd: Gene J. Becker, Csh&TO

Bath

BATH STATE BANK
P.O. Box 10 47010
317/732-3118 Tr/u$1 Mil
Hd: H. Joy Thomas, TO

Berne

FIRST BANK OF BERNE
P.O. Box 389 46711
219/589-2151 Tr$6.5 Mil
Hd: Charles E. Isch

Bippus

BIPPUS STATE BANK
P.O. Box 85 46713
219/344-1351 Tr/u$1 Mil
Hd: B. A. Garshwiler, Pres

Bloomfield

BLOOMFIELD STATE BANK
P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP

PEOPLES TRUST CO.
87 W. Spring St. 47424
812/835-3581
(Branch of Linton)
Bob Baumert, AsstVP&Mgr

Bloomington

BLOOMINGTON NATIONAL BANK
P.O. Box 1309 47402
812/339-1131 Tr$5 Mil
Hd: Frank A. Rogers, TO
Joan Ray, TO

FIRST NATIONAL BANK
P.O. Box 608 47402
812/332-6351 Tr$95 Mil
Hd: Ronald D. Leichter, SrVP&SrTO
TrInv: George O. Thompson, VP&TO
PersTr: Mrs. Mary V. Morrisette, VP&TO
EmplBen: Rebecca W. Click, PenTO
Nb: James R. Phillippe, VP&TO
TrOpers: Mrs. Patty S. Caswell, AsstVP&TOpO

MONROE COUNTY BANK
P.O. Box 2329 47402
812/336-0201 Tr$15 Mil
R. Scott Walters, VP

Bluffton

OLD FIRST NATIONAL BANK
304 W. Market St. 46714
219/824-2510 Tr/u$2 Mil
Hd: H. W. Myers, VP,Csh&TO

Boonville

PEOPLES TRUST & SAVINGS BANK
P.O. Box 307 47601
812/897-0230 Tr$3.5 Mil
Florence R. Davis, TO
TrInv: Rita Behagg
Julia Raibley

WARRICK NATIONAL BANK OF BOONVILLE
224 W. Main St., P.O. Box 21 47601
812/897-3307 Tr$5 Mil
Hd: Norma Collins, TO

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY
101 West National Ave.
P.O. Box 310 47834
812/446-2581 Tr$9 Mil
(Branches in Clay City & Terre Haute)
Hd: Rose Mary Price, VP&TO
Carol Chambers
Brazil Branch:
I-70 & State Road 59 47834
812/446-2521

RIDDELL NATIONAL BANK
P.O. Box 340 47834
812/446-2611 Tr$4.1 Mil
Hd: H. Michael Lawson, VP&TO
Cheryl Froderman, AsstTO

Bremen

FIRST SOURCE BANK OF MARSHALL COUNTY
104 W. Plymouth St.
P.O. Box 227 46506
219/546-3411 Tr$5 Mil
Hd: Robert J. Maple, VP&TO
PersTr: Loretta Thomas, TO

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brockville

FRANKLIN COUNTY NATIONAL BANK
P.O. Box 37 47012
317/647-4116 Tr$5.2 Mil
Hd: Fred Chappelow, SrVP&TO

PEOPLES TRUST CO.
P.O. Box 7 47012
317/647-3591 Tr$.55 Mil
Joyce Back, VP,Csh&TO

The Directory of Trust Institutions is included in a T&E subscription!

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 230 46112
317/852-2268
(Branch in Plainsfield)
Hd: Keith P. Foist, Pres&TO

Brownstown

CITIZENS STATE BANK
1051 W. Spring St. 47220
812/358-3171 Tr$1 Mil
Hd: Curtis Benter, Pres&TO

Burlington

FIRST BANK OF CARROLL COUNTY
P.O. Box 98 46915
317/566-3322 Tr$2.3 Mil
C. Lowell Craft, Pres&CEO
Lisa A. Shirar, AsstCsh&TO

Cambridge City

WAYNE BANK AND TRUST CO.
P.O. Box 210 47327
317/478-3561 Tr/u$1 Mil
(Branch in Richmond)
Hd: Roger Kem, VP

Cannelton

FIRST CANNELTON NATIONAL BANK
P.O. Box 67 47520
812/547-7038 Tr$.5 Mil
Hd: Danny Coffey, Pres&CEO
Wilma Heck, AsstTO&VP

Carmel

CARMEL BANK & TRUST COMPANY
200 East Carmel Drive 46032
317/844-8244
C. J. Roach, VP&Comp

UNION STATE BANK
P.O. Box 398 46032
317/846-7381
Annabelle L. Ogle, TO

Chandler

CHANDLER STATE BANK
114 West Lincoln Ave. 47610
812/925-3326
Hd: Prentice McNeely, ChmBd

Charlestown

FIRST NATIONAL BANK OF CLARK COUNTY
890 Main St., P.O. Box 37 47111
812/256-3316 Tr$4.2 Mil
Hd,PersTr,CorpTr,TrInv,Nb: James P. Bowen,
VP&TO
TrOpers,Nb,TDP: Linda Harris, AsstTO

Chesterton

CHESTERTON STATE BANK
109 Broadway 46304
219/926-1151 Tr$31 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
Stephan Ziemba, VP&SrTO
PersTr,Prob,Gdnsp: Jayne Ellen Jones, TO
TrOpers: Toni Kimmey
RE,T&T: Carol Blakely
Nb: Sheldon Cohn

Churubusco

CHURUBUSCO STATE BANK
P.O. Box 205 46723
219/693-2194 Tr$3 Mil
Hd: E. R. Jones, Pres
PersTr,CorpTr: R. E. Stangland, VP&TO

INDIANA (Cont'd)

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY
801 Main St. 47841
812/939-2141
(Branch of Brazil)

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
P.O. Box 510 46725
219/244-6151 Tr$3.5 Mil
Hd: Richard A. Bragg, TO

THE FARMERS LOAN & TRUST CO.
216-220 W. Van Buren St. 46725
219/248-2630 Tr$19.0 Mil
William A. Tucker, Jr., VP&TO
Nb: Benton E. Gates, Jr., Atty

Columbus

FIRST NATIONAL BANK
333 Washington St., P.O. Box 327 47201
812/379-4421 Tr$23 Mil
Hd,PersTr,TrInv,Nb: William A. Helmbrecht, VP&TO
CorpTr,TrOpers: Phyllis Hole, TrAdmO
EmplBen: Jennifer Manning, TrAdm

IRWIN UNION BANK & TRUST CO.
P.O. Box 929 47202
812/376-1695 Tr$91 Mil
Hd: David L. Fisher, VP&SrTO
EmplBen: David N. Schroer, Jr., VP&TO
Kathryn E. Harris, AsstTO
TrTx: Beth R. Gater, AcctAdm
TrInv: Robin S. Hilber, VP
TrOpers: Robert L. Nagel, TO
Nb: Patrick K. Crimmins, MktgDir
PersTr,CorpTr: James M. O'Dwyer, VP&TO
Susan A. Taylor, AcctAdm

Connersville

CENTRAL STATE BANK
531 Central Ave.
P.O. Box 225 47331
317/825-0546 Tr$14 Mil
Hd: Richard W. Hankins, VP&SrTO

FAYETTE BANK & TRUST CO.
536 Central Ave. 47331
317/825-2124 Tr$27.5 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen
Henry D. Orschell, VP&SrTO
TrOpers: Carmen Gibbons
TDP: C. Sue Pflum

Corydon

CORYDON STATE BANK
P.O. Box 37 47112
812/738-2185 Tr$8 Mil
Hd: Bette . Purucker, VP,Csh&TO
John C. Ragland, Pres&CEO
TrOpers: Esther D. Coffman, AsstCsh

OLD CAPITAL BANK & TRUST CO.
P.O. Box 128 47112
812/738-3111 Tr$19.3 Mil
Hd: Max M. Martin, VP
William L. Taylor, AsstVP

Covington

BANK OF WESTERN INDIANA
401 Washington St. 47932
317/793-4846 Tr$11 Mil
(Branches in Attica, Hillsboro & Kingman)
Hd: Bonnie Mayfield, AsstCsh&TO

FOUNTAIN TRUST CO.
P.O. Box 8 47932
317/793-2237 Tr$8 Mil
Hd: M. H. Bell, Sec&TO

Crawfordsville

ELSTON BANK & TRUST CO.
132 E. Main St. 47933
316/362-3400 Tr$40 Mil
Hd: Marsha J. Gephart, VP&TO
EmplBen: Alecia Brady
TrOpers: Jackie Thompson, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer 687 47933
317/362-1100 Tr$49 Mil
Hd: Ken Newnum, SrVP&TO
Tony Johnson, AsstTO

Cromwell

CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John Ray, VP&TO

Crown Point

THE COMMERCIAL BANK
P.O. Box 200 46307
219/663-3144 Tr$11 Mil
Hd: Thomas A. Trainor, TO
TrOpers: Christine Flynn
Carol Lee

THE FIRST BANK OF WHITING
117 E. Joliet 46321
219/663-5100
(Branch of Highland)
Carolyn Mayer, AdmAsst

LAKE COUNTY TRUST CO.
(Land Trust Only)
2200 N. Main St.
P.O. Box 110 46307
219/663-2289 Tr/u$1 Mil
Hd: J. E. Tyson, Pres

Culver

NORCEN BANK
P.O. Box 71 46511
219/842-3321 Tr$8 Mil
Karen Mendenhall, VP&SrTO

Dale

DALE STATE BANK
P.O. Box 218 47523
812/937-4453 Tr$1 Mil
Hd: Joe C. Neff, Pres
Joan L. Trinkel, SrTO

Danville

FIRST NATIONAL BANK
P.O. Box 209 46122
317/745-6414 Tr$8 Mil
Hd: Helen Scotten, Cont&TO

MID STATE BANK OF HENDRICKS COUNTY
P.O. Box 119 46122
317/745-4435 Tr/o$2 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers
Douglas K. Philips, VP&TO
EmplBen: Pamela Cole

Decatur

FIRST STATE BANK
P.O. Box 500 46733
219/724-3151 Tr$11.2 Mil
Hd: Larry Isch, VP&TO
TrOpers: Agnes Daniels
Janice Schlemmer, TO

Delphi

UNION BANK & TRUST CO.
P.O. Box 119 46923
317/564-3216 Tr$3 Mil
Hd: John F. Klepinger, TO
Audria Clements, VP&AsstTO

East Chicago

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
720 W. Chicago Ave. 46312
219/397-1060 Tr$17.8 Mil
(Branch in Munster)
Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST CO.
State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Edinburgh

EDINBURG STATE BANK
P.O. Box 37 46124
812/526-5577 Tr/u$1 Mil
Hd: Ronald G. Seals, Pres&TO

Elkhart

FIRST NATIONAL BANK
301 S. Main St. 46515
219/295-2000 Tr$250 Mil
Hd: George E. Freese, SrVP
AcctAdmin: Robert A. McDonough, VP
TrInv: Lawrence E. Miles, VP
TrOpers: Marjorie L. Bost, VP
Nb: Cheryl R. Cooper, VP

MIDWEST COMMERCE BANKING COMPANY
Franklin at Second 46514
219/294-6621 Tr$300 Mil
Hd,PersTr: Leonard L. Whitfield, SrVP&TO
CorpTr: Cynthia Ann Snyder, AsstVP&TO
TrInv: Thomas N. Ertel, SrVP&Csh
EmplBen: Thomas R. Kmak, AsstVP&TO
TrOpers: Lee Stone, VP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/876-2228
Hd: Charles F. Kennedy, ExecVP

Elwood

FIRST NATIONAL BANK OF MADISON COUNTY
46036
317/552-9871
(Branch of Anderson)
Hd: Jeff Nelson, VP

SECURITY BANK
P.O. Box 51 46036
317/552-5091 Tr$2 Mil
Hd: Jack L. Gaddis, ExecVP&TO

Etna Green

THE ETNA BANK
P.O. Box 155 46524
219/858-2591
Hd,PersTr: Sanford Lindsey, TO

Evansville

CITIZENS NATIONAL BANK
Trust Dept. - Box 719 21P 47705
812/464-3215 Tr$329 Mil
Hd,PersTr: Michael A. Doris, VP&SrTO
CorpTr: Evelyn R. Lemond, TO
Nb: Ingely Forbes, TBDO
TrInv,ComTrF: Bruce Meythaler, VP&TrInvO
EmplBen: Steve Appel, VP&TO
EstAdm: E. Gordon Maynard, TO
TrOpers: Richard Goebel, TOpO
PersTr: John O. Wells, TO
FmMgt: A. Russell Wood, VP

NATIONAL CITY BANK
P.O. Box 868 47705-0868
812/464-9663 Tr$205 Mil
SrAdmO: Charles W. Goldman, SrVP&TO
SrOpers,Plng: Levon F. (Jack) Dempsey, SrVP
CorpTr: G. Thomas France, TO
TrInv,ComTrF: James J. Marchino, TO
PersTr: Charles B. Michaels, VP&TO
TrOpers,Tx: David K. Boink, TO
Nb: Lezlie J. Simmons, TO

OLD NATIONAL BANK
P.O. Box 207 47702
812/464-1397 Tr$380 Mil
Hd: Donald R. Balser, SrVP&TO
CorpTr,TrOpers: Marvin H. Sunderman, VP&TO
TrInv: William Kelley, VP&TrInvO
EmplBen: Mark Schauss, AsstVP&TO
Nb: Joyse Kramer

Fairland

CENTRAL INDIANA BANK,NatAssn
P.O. Box 225 46126
317/392-3261 Tr/u$1 Mil
Hd: R. W. Burger, Pres&TO

Fairmount

CITIZENS STATE BANK
P.O. Box 85 46928
317/948-4220 Tr$1 Mil
Hd: Timothy H. Selby
PersTr,CorpTr,TrInv,ComTrF:
Victor A. Selby, Pres

FAIRMOUNT STATE BANK
P.O. Box 8 46928
317/948-4330 Tr$2.3 Mil
Hd: Robert McManaman, TO

Farmersburg

PEOPLES STATE BANK
P.O. Box 360 47850
812/696-2146 Tr$1 Mil
Hd: Charles F. Holley, ExecVP&TO

Farmland

PEOPLES LOAN & TRUST CO.
111 East Henry Street 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Flora

THE BRIGHT NATIONAL BANK
219/967-4151 Tr$20.2 Mil
Hd: Marshall D. McCammack, Pres&TO

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH
801 E. Mulberry St. 47648
812/753-3911 Tr/u$1 Mil
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, ExecVP&TO
TrOpers: Randall Wallis, AsstVP&TO

Fort Wayne

ANTHONY WAYNE BANK
203 E. Berry St. 46802
219/423-3611 Tr$68 Mil
Hd: Ralph B. Elston, VP&TO
CorpTr,PersTr: Tudor O. Glassburn, VP&TO
TrOpers: Nancy Thompson
TDP: Mona Dennie

FORT WAYNE NATIONAL BANK
110 W. Berry St.
P.O. Box 110 46801
219/426-0555 Tr$625 Mil
Hd: Thomas E. Quirk, SrVP,TO&Mgr
PersTr: Kim T. Stacey, VP&TO
CorpTr: Margaret Harden, VP&TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOpers: Priscilla Pickering, TO
Tax Dept: Wm. R. O'Dell, VP&TO

LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/461-6444 Tr$800 Mil
Hd: Donald L. Felten, SrVP&SrTO
PersTr: Michael O. Gibson, VP
CorpTr,EmplBen: Dale J. Amborski, VP
EmplBen: Wayne Hall, AsstVP
Prob: William Gardner, VP
TrInv: Jerry J. Harms, VP
TrOpers: Ellen Gustin, AsstTO

SUMMIT BANK
P.O. Box 2345 46801-2345
219/427-8128 Tr$390 Mil
Hd: Richard C. Solaro, VP&SrTO
PersTr: Ronald B. Cassidente, AsstVP&TO
Gloria Meeks, TO
Maureen Grinsfelder, TO
Jill Gutreuter, TO
Pat Sheller, TO
TrInv: Kenneth Nester, VP&TO
Al Eckert, VP&TO
EmplBen: Nadia Doichinov, AsstVP&TO
Nb: Neil A. Anderson, VP&TrMktgO
Tx: Nancy Robinson, AsstVP&TO
Opers&CorpTr: Joseph A. Byers, TO
Roberta A. Jensen, AsstVP&TO

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr$4.846 Mil
Hd,EmplBen,TrOpers: Kenneth W. Deckard
PersTr,CorpTr,TrInv,ComTrF,Nb,TDP: Richard Brown

Frankfort

CLINTON COUNTY BANK & TRUST CO.
P.O. Box 309 46041
317/659-3383 Tr$41 Mil
Hd: Tim Unger, VP&TO
Philip L. Birge, AsstVP&TO
TrOpers: Julia Werner, AsstVP&TOpO

FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$25 Mil
Hd: Judson J. Costlow, VP&TO

Franklin

FRANKLIN BANK & TRUST CO.
101 E. Jefferson St. 46131
317/736-3116 Tr$12 Mil
Hd: Roger McGinnis, AsstVP&TO

UNION BANK & TRUST CO.
34 W. Jefferson St. 46131
317/736-7191 Tr$8.8 Mil
Hd: Robert D. Heuchan, TO
Lucille C. Brown, AsstTO
Betty Meador, TrBkpr
Sherri Wheeler, TrClk
Sandra Hann, TrClk

French Lick

SPRINGS VALLEY BANK & TRUST CO.
P.O. Box 191 47432
812/936-9961 Tr$65 Mil
Hd: Jean Gird, VP&TO
Cont: Dave Rees, AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
812/667-5101
Hd: James W. Lemon, Pres&TO

Garrett

GARRETT STATE BANK
P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Crabill, Pres&TO
Larry Hamilton, ExecVP&AsstTO

Gary

GAINER BANK
P.O. Box 209 46402
219/738-4000 Tr$166 Mil
Hd,TrInv: F. D. Michael, ExecVP&TO
PersTr,Agcy,ComTrF: B. J. Rakos, TO
EmplBen: K. J. Ryan, VP&TO
TrOpers: Norman E. Andrews, AsstTO
CorpTr,Nb,Prob: F. V. Roman, VP&TO

Gas City

CITIZENS NATIONAL BANK OF GRANT CO.
301 East Main St. 46933
317/662-3911
(Branch of Marion)
Dan Stephens, VP&AsstTO

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

SALEM BANK & TRUST CO.
101 S. Main St. 46526
219/533-2131 Tr$72 Mil
(Branches in Concord, Millersburg, New Paris and Wakarusa)
Hd,CorpTr,Nb: Hal E. Cleavinger, VP&SrTO
TrInv,ComTrF,EmplBen: L. Edward Knox, VP&TO
PersTr,Agcy,Est.Adm: Beverly Connelly, TO
Lauretta Schrock, AdmAsst
TrOpers: Liz Morris
TrOpers,EmplBen: Thomas G. Stark, VP&TO

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/633-4161 Tr$24 Mil
Hd: Jerry L. Williams, VP&TO
TrOpers: Beth Flint

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$5.8 Mil
Hd: Joe Ferguson, SrVP&TO
Doreen M. Braden, AsstVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$8 Mil
Hd: Robert H. Strickland, SrVP&TO

HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$9 Mil
Hd: Joseph A. Smith, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

INDIANA (Cont'd)

Greensburg

DECATUR COUNTY BANK
P.O. Box 66 47240
812/663-4622 Tr$4.8 Mil
Hd: Gerald W. Reese, TO
TrOpers: Karen S. Matlock, AsstTO

UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-4711 Tr$18 Mil
Barry T. Denny, SrTO
Helen Parker, TO

Greenwood

NATIONAL BANK OF GREENWOOD
300 S. Madison Ave.
P.O. Box NBG 46142
317/882-3537 Tr$40 Mil
Hd,PersTr,TrInv,CorpTr,Nb,EmplBen:
Pat VanValer, VP&TO
TrOpers,Nb,EmplBen,TrInv,CorpTr:
Marilyn Belcher, AsstTO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46325
219/932-6900
Hd,Prob: Michael V. Riley, VP&SrTO
PersTr: Cletus F. Epple, VP&TO
TrInv: Thomas E. Paxson, TrInvO
TrOpers: Helen A. Ahlborn, VP&TO

HOOSIER STATE BANK OF INDIANA
479 State St. 46320
219/931-1212 Tr$13.3 Mil
Hd,PersTr,CorpTr,Nb: Floyd D. Michael
PersTr,EmplBen: Theresa L. Soucy
TrInv,ComTrF,TDP: Gainer Bank
TrOpers: Kathleen A. Cross

MERCANTILE NATIONAL BANK OF INDIANA
5243 Hohman Ave. 46325
219/932-8220
Hd: Kenneth J. Roeh, SrVP&ExecTO
PersTr: H. F. Smiddy, SrVP&TO
Franklin J. Black, VP&TO
PersTr&REMgr: Louise Johnson, TO
EmplBen: Gregory A. Marx, VP&TO
TrOpers: Claudia Antonietti, AsstGenMgr&TOpO

Hartford City

CITIZENS STATE BANK
101 W. Washington St. 47348-0720
317/348-2350 Tr$7.4 Mil
Hd: Garry Garlish, Pres&TO
Margaret Sones, TO
R. W. Renner, Chm&TO

Haubstadt

HAUBSTADT STATE BANK
P.O. Box 218 47639
812/768-6155
Hd: Rita Kathary, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
P.O. Box 125 46341
219/996-2100
(Branch of Valparaiso)
Hd: Steve Krieger, VP&TO
William Mullins, AsstTO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$1 Mil
Hd,PersTr: Bruce E. Leep, Pres

THE FIRST BANK OF WHITING
9701 Indianapolis Blvd. 46322
219/924-6400 Tr$87 Mil
(Branch in Crown Point)
TrInv: Dennis Bielfeldt, VP
PersTr: Craig L. Hlinka, AsstVP

Hillsboro

BANK OF WESTERN INDIANA
Water & Market Sts.
P.O. Box 96 47949
317/798-3115
(Branch of Covington)
Bonnie Mayfield, TO

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$1.8 Mil
Hd,PersTr,CorpTr: Allan Bauernfiend, VP&TO

Huntington

COMMUNITY STATE BANK
P.O. Box 1029 46750
219/356-3700 Tr$12 Mil
Hd: J. K. Bledsoe

FIRST NATIONAL BANK
354 N. Jefferson St. 46750
219/356-3100 Tr$17 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, SrVP&TO
Marilyn Sonner, AdmAsst
TrOpers: Ruth E. Toelle

★ Indianapolis

AMERICAN FLETCHER NATIONAL BANK & TRUST COMPANY
101 Monument Circle 46277
317/639-8181 Tr$6.1 Bil
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
ASSET MANAGEMENT DIVISION
Leif E. Nulsen, SrVP&CIO
EQUITY MANAGEMENT
W. Francis Brezette, VP&IO
FIXED INCOME MANAGEMENT
Clifford A. Sheets, CFA,VP&IO
ECONOMICS
Thomas F. Wilson, Jr., PhD., VP&SrEcon
INVESTMENT SERVICES DIVISION
William R. Murphy, VP&SrTO
INVESTMENT ADMINISTRATION
Karen L. Chambers, VP&TO
MARKETING & CLIENT RELATIONS
Phillip E. Chambers, VP&TO
SECURITIES TRADING
Hugh E. Gibson, VP&IO
CORPORATE TRUST
John H. Pease, VP&TO
PERSONAL TRUST DIVISION
Eric A. Manterfield, VP&SrTO
TRUST ADMINISTRATION & INVESTMENTS
Walter C. Gross, Jr., VP&TO
TRUST ADMINISTRATION & PROBATE
Josephine M. Webster, CFA,VP&IO
PLANNING, TAX & ACCOUNTING
Gregory L. Pawlowski, VP&TO
SUPPORT SERVICES DIVISION
Thomas A. Jenkins, VP&TrCoun
TRUST POLICY ADMINISTRATION
Carolyn C. Coukos, VP&TrCoun
TRUST OPERATIONS
Lawrence F. Holbrook, VP&TO
PRIVATE BANKING DIVISION
James D. Keckley, ExecVP

FIRST BANK & TRUST CO.
5300 Crawfordsville Rd. 46224
317/241-2361
Hd: William G. Batt, ExecVP&TO
PersTr: Bruce D. Vandegrift, VP&TO
CorpTr,EmplBen: Cynthia S. Clawson, AsstTO
TrInv: Keith D. Bell, AsstVP&AsstTO

INDIANA NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$4.6 Bil
Hd: Roger E. Mahn, ExecVP&TO
PersTr: Clayton Pruitt, 1stVP&TO
InstInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Andrew O'Donnell, VP&TO
TrOpers: Martin Russell, 1stVP&TO
TrAdmin: Donald Willing, SrVP&TO
Nb: George Buskirk, SrVP&TO
EmplBen: J. O'Donnell, VP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$1.9 Bil
Daniel L. Fleck, ExecVP
Hd: Thomas P. Ewbank, SrVP&SrTO
PersTr: R. Michael Miner, VP&TO
PersAcct,Adm&TrCoun: Mary Y. Marsh, VP&SrTrCoun
ComTrF: Elizabeth Meitzler, VP&IO
EmplBen: Eduardo I. Aguirre, VP&SrTO
PropMgt: Edward L. West, VP
CorpTr: Randolph J. Stierer, VP&TO
TrInv: Michael J. Burgad, VP&SrIO
Tax: Diane E. Bokelman, AsstVP&TO
EmplBen,Nb: Susan Thomas, VP
TrOpers,FPO: Stanley M. Harris, VP&SrTO
PersNb: Richard F. Stegemeier, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/635-5222 Tr$50 Mil
Hd,TrInv,Nb: Terry L. Young, VP&SrTO
PersTr,CorpTr: J. Christopher White, AsstVP&TO
EmplBen: Victoria Fillenwarth, Adm
TrOpers: Marilyn Karnatz, AsstVP&TOpMgr

Jasonville

PEOPLES TRUST CO.
209 W. Main St.
P.O. Box 67 47438
812/665-2261
(Branch of Linton)
Kim Soncrant, BrMgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$36 Mil
Hd: Robert R. Webster, VP&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen:
Thomas Krodel, AsstVP
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St.
P.O. Box 810 47546
812/482-1314 Tr$19 Mil
Hd: Karen L. Krodel, Esq., VP&TO
Roger Eckerle, AsstTO

Jeffersonville

COMMERCEAMERICA BANKING COMPANY
CS 8 47130
812/284-7484 Tr$64 Mil
Hd,TrOpers,Nb: Gary L. Johnson, SrVP&TO
PersTr: Nell Mitchell, AsstVP&TO
CorpTr,TrInv,EmplBen: Ralph Barany, VP&TO

Kendallville

CAMPBELL & FETTER BANK
P.O. Box 231 46755
219/347-1510 Tr$1.3 Mil
Hd: Linda Weber, TO

KENDALLVILLE BANK & TRUST CO.
P.O. Box 668 46755
219/347-0800 Tr$3 Mil
Hd: Tom Alberts, Pres
TrOpers: Barbara Miller

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Lois V. Norris, TO

Kingman

BANK OF WESTERN INDIANA
State Rd. 234 47952
317/397-3395
(Branch of Covington)
Hd: Bonnie Mayfield, TO

Knox

FARMERS BANK & TRUST CO.
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Hamilton, Pres

Kokomo

FIRST NATIONAL BANK
322 North Main St. 46901
317/459-3911 Tr$20 Mil
Hd: John P. O'Donnell, VP&TO
TrOpers: Bonnie Nicholas, TOpSupv

UNION BANK & TRUST CO.
Main at Mulberry 46901
317/457-8111 Tr$269 Mil
Hd: Carl R. Van Zant, VP&TO
PersTr,CorpTr: Betty L. Boles, VP&TO
PersTr: James P. White, TO
Roselyn Lewis, TO
TrInv: John R. Harrington, Jr.
TrOpers: Mark Pearson, AsstTO

Lafayette

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47901
317/423-2511 Tr$100 Mil
Hd: Joseph A. Bonner, ExecVP&SrTO
TrOpers: Michael J. Vogel, AsstTO
TrInv: Kurt E. Wilson, VP-Inv
John K. Mandeville, FM
TrAdm: Lawrence A. Anthrop, AsstVP&TO
Douglas M. Wehrman, AsstTO

LAFAYETTE NATIONAL BANK
337 Columbia St. 47902
317/423-8022 Tr$168 Mil
Hd: J. Thomas Servies, VP&DeptHd
PersTr,Est: Shirley M. Osterling, AsstVP&TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
Tx: Joseph O. Gaatar, AsstTO

PURDUE NATIONAL BANK
201 Main St. 47902
317/423-0413 Tr$107 Mil
Hd: Stanley J. Calderon, ExecVP&Csh
Farm: Carl E. Brown, VP&FM
TrAdmin: Janet Collins-Cutter, VP&TO
Robert A. Mayhill, AsstVP&TO
Debra E. Cox, TO
TrOpers: Alberta Barker, TOpO
TrInv,EmplBen: James S. Backoff, SrVP&SrTO

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$5 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST NATIONAL BANK & TRUST CO. OF LA PORTE
802 Lincolnway 46350
219/362-6171 Tr$57 Mil
Hd: Daniel L. Curry, SrVP&TO
PersTr,EmplBen,Nb: H. J. Kohne, VP
TrOpers: E. L. Satkoski, AsstTO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404 Tr/o$20 Mil
Hd,Nb: Lawrence J. Mazur, SrVP&TO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen,EstGdnshp: Anne Klosowski
TrOpers: Paula Nowatzke

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

PEOPLES NATIONAL BANK
P.O. Box 327 47025
812/537-1212 Tr$2 Mil
Hd: Susan Smith, SrVP&TO

Lebanon

THE BOONE COUNTY STATE BANK
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers:
Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

MID STATE BANK
P.O. Box 70 46052
317/482-3300
(Branch of Zionsville)
Robert A. Duff, SrVP&TO

Leesburg

PEOPLES STATE BANK
46538
219/453-3181 Tr$2 Mil
Hd,PersTr,TrInv,TrOpers,Nb: Hal M. Stroh, TO

Liberty

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERICAN STATE BANK
222 Cavin St. 46767
219/894-4141 Tr$12.5 Mil
Hd: Fred Lamble, TO

Linden

LINDEN STATE BANK
100 North Meridian St. 47955
317/339-4646
Hd: Lloyd W. Faust, Pres
C. Laverne Lutes, ExecVP&CEO

Linton

PEOPLES TRUST CO.
P.O. Box 191 47441
812/847-4457 Tr$3.085 Mil
(Branches in Bloomfield, Jasonville, Lyons & Switz City)
Hd,PersTr,ComTrF:
Maryruth Kramer, Sec-Treas&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$13.5 Mil
Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-4111 Tr$85 Mil
Hd: Russell Fry, VP&TO
Richard Arthur, VP
Suzanne Chilcott, AsstVP&TO

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$20 Mil
Hd: Donald L. Hawkins, VP&TO

Lynn

GREENFORK TOWNSHIP STATE BANK
Rt. 2, Box 71 47355
317/874-2511 Tr/u$1 Mil
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Alicia Heck, Csh&AsstTO

Lyons

PEOPLES TRUST CO.
47443
812/659-3301
(Branch of Linton)
Jeanne Jeffers, Mgr

Madison

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$32 Mil
Hd: John Muessel, VP&TO
Michael Hensley, AsstTO

Marion

AMERICAN BANK & TRUST COMPANY
4th & Washington Sts. 46953
317/668-8111 Tr$55 Mil
Hd,CorpTr,TrInv,EmplBen,Nb:
Jack S. Kightlinger, VP&SrTO
PersTr,TrOpers,Prob,TDP,Nb:
David J. Raabe, VP&TO

CITIZENS NATIONAL BANK OF GRANT COUNTY
P.O. Box 1248 46952
317/662-3911 Tr$8 Mil
(Branches in Gas City & Upland)
Hd: Theodore C. Wright, SrTO

FIRST NATIONAL BANK
P.O. Box 68 46952
Tr$36 Mil
Hd: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr/o$8 Mil
Hd: James F. Rusie, TO

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Merrillville

BANK ONE, MERRILLVILLE, N.A.
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P.O. Box 10129 46411
219/738-6171
Hd: D. H. Brubeck, VP&TO
FPO: H. M. Tackett, AsstVP
TrOpers: J. Smith, AsstCsh

Michigan City

FIRST MERCHANTS NATIONAL BANK
P.O. Box 800 46360
219/874-9221 Tr$104 Mil
Hd,PersTr,TrInv,ComTrF: Leon A. Dargis, SrVP
CorpTr,EmplBen,TrOpers: Duane G. Mertl, VP&TO
PersTr,EmplBen,Nb: David Forbes, TO

Middlebury

FIRST STATE BANK OF MIDDLEBURY
P.O. Box 69 46540
219/825-2166 Tr$3 Mil
Hd,PersTr,ComTrF,Nb,EmplBen
Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: Greg Krider, TO
TDP: Rose Ann Seymore, VP

Milan

FIRST BANK & TRUST CO.
P.O. Box 127 47031
812/654-2871 Tr/u$1 Mil
(Branch of Batesville)
Norman Crum, AsstVP&TO

Mishawaka

1st SOURCE BANK OF MISHAWAKA
101 Lincoln Way E. 46544
219/259-3711 Tr$20 Mil
(Trust Office of 1st Source Bank, South Bend)
Hd: F. Peter Braasch, VP&TO

Modoc

PEOPLES LOAN & TRUST CO.
South Main St. 47358
317/853-5161
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 8 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Gerald J. Delzell, TO

Mooresville

CITIZENS BANK
P.O. Box 7 46158
317/831-0110 Tr$2.9 Mil
Hd: S. H. Richer, SrVP&TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$23 Mil
Hd: K. W. Goss

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: Walter R. Brunton, Pres&CEO
Brenda J. Thompson, TO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550 Tr$350 Mil
Hd,PersTr: Paul L. Sehnert, Jr., VP&SrTO
TrInv: James O'Brien, VP&TrInvO
EmplBen: Archie B. Spangler, AsstVP&TO
Nb: Mrs. Patricia K. Callard, AsstVP&TO
TrOpers: Zach Rozelle, VP&TO
RE: Monte Brown, TO

INDUSTRIAL TRUST & SAVINGS BANK
220 Walnut Plaza 47305
317/747-4500 Tr$72 Mil
Hd,TrInv,ComTrF: Gene Nibbelin, SrTO
PersTr,CorpTr,Nb: Thomas Dewey, TO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1500 Tr$461 Mil
Hd: James W. Hess, VP&SrTO
PersTr: Edward V. Huffman
CorpTr: John P. Mattson
TrInv,ComTrF: Thomas R. Wagley, VP&IO
EmplBen,Nb: Gary P. Bartlett, VP&TO
TrOpers: S. Joe DeHaven, VP&TOpO
Taxes: Caroldon S. Merchand, TrTxO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr$1 Mil
Hd: Herbert L. Kestler, TO

New Albany

CITIZENS FIDELITY BANK & TRUST COMPANY FLOYD COUNTY
400 State St. 47150
812/945-2265 Tr$45 Mil
Hd: Barbara L. Harper, VP&TO
Rose M. Wathen, TO

MUTUAL TRUST BANK
P.O. Box 1247 47150
812/944-8443 Tr$35 Mil
Rebecca C. Bone, VP&SrTO
PersTr: Shirley A. Totten, AsstTO
CorpTr: Donna Beck-Wimp
TrOpers: Cherie Bierman

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$14 Mil
Hd: Gene Crow, VP&TO
Sharon L. Gallien, AsstTO

SECURITY NATIONAL BANK
1338 Broad St. 47362
317/529-3130 Tr$15 Mil
Hd: Charles D. Stinard, Jr., VP&SrTO
TrOpers: Shellie R. Gray, TrSec

New Palestine

NEW PALESTINE BANK
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd,Nb: Dale R. Faut, Pres&TO

Noblesville

AMERICAN NATIONAL BANK
P.O. Box 40 46060
317/773-0980 Tr$52 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF
Mary Jane H. Cook, VP&TO
PersTr: Robert S. Bush, AsstTO
EmplBen: R. Thomas Parker

WAINWRIGHT BANK & TRUST CO.
949 Connor St. 46060
317/773-1650 Tr$10 Mil
Edward R. Schmidt, SrVP&GenCoun
Hd: Dan J. Padgett, VP&SrTO
John Logan, VP&Csh

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/896-2141 Tr$4 Mil
(Branches at Koontz Lake and San Pierre)
Betty Kalinke, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK
P.O. Box 502 46962
219/982-2121 Tr$15.7 Mil
Hd: Terry Carpenter, Pres
Lindy Lybarger, SrVP&AsstTO

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/$1 Mil
Hd: A. William ZeBell, Pres
TrInv,ComTrF,TrOpers,Nb: Robert Lamaster, AsstTO

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
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Mrs. U. M. Black, AsstTO

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Steve D. Kendall, AsstTO

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SARATOGA STATE BANK
P.O. Box 38 47382
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Leonard L. Brown, AsstTO
Martin Wells, AsstTO

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INDIANA SOUTHERN BANK
P.O. Box E 47172
812/246-3331 Tr$1.2 Mil
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Dorotha Barton, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$30 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO

SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$16.5 Mil
Hd: David S. Brooks, VP&TO

Shelbyville

FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$12.1 Mil
Hd: Carlos E. Craven, Pres
Dorine Abel, VP&TO
Janet Roberts, AsstTO

Sheridan

AMERICAN STATE BANK
322 S. Main St. P.O. Box 107 46069
317/758-4481 Tr/o$9.418 Mil
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Vicki Remsen, VP&TO
Valri Fox, AsstTO

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SHIPSHEWANA STATE BANK
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PersTr: Orris W. Yoder, TO
TrOpers: Connie Miller, AsstTO

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219/237-3314
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PersTr: Warren G. Ransom, VP&TO
CorpTr: Nancy S. Filley, TO
TrInv: William Rozycki, VP&TO
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EmplBen: Robert W. Hirsch, Jr., VP&TO
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1st SOURCE BANK
P.O. Box 1602 46634
219/236-2790 Tr$500 Mil
(Branches in Mishawaka & Plymouth)
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EmplBen: R. Calvin White, VP&SrTO
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ST. JOSEPH BANK & TRUST CO.
Plaza East Bldg
215 S. St. Joseph St. 46601
219/237-5308 Tr$300 Mil
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William Brace, AsstVP&TO
CorpTr: Daniel Brewer, VP&TO
EmplBen: Rebecca Zawalich, VP&TO
David Farkas, AsstVP&TO
TrInv: John Vaughn, ExecVP&TO
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Liza Goerner, IO
Catherine Hostetler, IO
Terrance Burno, IO
TrOpers: Alan Johnson, VP&TO
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P.O. Box 328 46624
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219/237-4655
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PersTr: Thomas J. Leland, AsstVP&TO
CorpTr,EmplBen: Janet L. Dawson, VP&TO
TrInv: Henry F. Schricker, Jr., VP&TO
TrOpers: L. E. Wagner, VP
Nb: Dallas P. Hogan, VP&TO

WESTERN STATE BANK
P.O. Box 1108 46625
219/287-6600 Tr/u$1 Mil
Hd: Robert Marcuccilli, Pres
Michael Heminger, ExecVP

South Whitley

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
207 South State St. 46787
219/723-5177
(Branch of Columbia City)
Ted C. Wright, AsstVP

Spencer

OWEN COUNTY STATE BANK
P.O. Box 151 47460
812/829-4811 Tr$11.5 Mil
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Sullivan

FARMERS STATE BANK
P.O. Box 527 47882
812/268-3331 Tr$3.9 Mil
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K. P. Cooper, TO
Betty Bohannon, AsstTO

SULLIVAN STATE BANK
32 S. Court St. 47882
812/268-4377 Tr$17 Mil
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PEOPLES BANK & TRUST CO.
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812/623-2237 Tr/u$1 Mil
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PEOPLES TRUST CO.
47465
812/659-3389
(Branch of Linton)
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P.O. Box 127 46567
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TELL CITY NATIONAL BANK
P.O. Box 129 47586
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Hd: Franklin T. Simpson, SrVP&TO
TrOpers: Kenneth Schroeder, Csh&AsstTO

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3511 Dixie Beed Rd. 47802
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P.O. Box 1447 47808-1447
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TrOpers: Anne Lumsdon
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TERRE HAUTE FIRST NATIONAL BANK
643 Wabash Ave. 47808
812/238-6257 Tr$93 Mil
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PersTr: Cary W. Sparks, AsstVP&TO
TrInv: Robert D. Gibbons, TrInvO
Taxes: Alex F. Kosarko, TO
EmplBen: Chip Dondrea, AsstCsh
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317/675-2172 Tr$7.5 Mil
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(Branch in Hebron)
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Cynthia J. Partlow, AsstTO

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Financial Management Center
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Deputy,Nb: Stephanie E. Gerdes, VP
CorpTr: Trish Morris, FinSvcsRep
EmplBen: Lisa Taylor, FinSvcsO
PersTr,Estates: Leslie H. LaSuer, FinSvcsO
TrInv,ComTrF: Angela Gustafson, FinSvcsO
TrOpers: Sue McInerney, TOpAsst

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VEEDERSBURG STATE BANK
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VEVAY DEPOSIT BANK
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812/427-2323 Tr$1 Mil
Hd: Ralph W. Tilley, VP

Vincennes

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TrInv: Walter Cary, SrVP&TO
TrOpers: Mrs. Faye Vincent, OffMgr
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FIRST NATIONAL BANK IN WABASH
P.O. Box 397 46992
219/563-1116 Tr$15 Mil
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Hd: Jerry M. Ault, Pres&TO

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FARMERS BANK & TRUST CO.
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Phyllis A. Wright, AsstVP&TO
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PersTr: Roy W. Kern
TrInv: Neil Donahoe

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PersTr,CorpTr,TrInv,TrOpers,Nb:
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PEOPLES NATIONAL BANK & TRUST CO.
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812/254-4630 Tr$3 Mil
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Gerald S. Wischer, Pres&TO

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P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Margaret Harris, AsstCsh&TO

Waterloo

CITIZENS STATE BANK
280 N. Wayne St. 46793
219/837-2561 Tr/u$1 Mil
Hd: Juanita Crowl

West College Corner

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P.O. Box 405 45003
317/732-3111 Tr/u$1 Mil
Hd: Paul W. Liming, ExecVP

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Coral G. Wisner, AsstTO
TrOpers: Pamela R. Durham
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46076
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Thomas M. Wigley, VP&TO

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P.O. Box 1266 52722
319/359-1611

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P.O. Box 35 52537
515/664-2006 Tr$3 Mil
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Boone

BOONE STATE BANK & TRUST CO.
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515/432-6200 Tr/o$3 Mil
Hd: Robert F. Scott, Pres

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712/533-6441
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Hd,TrInv,ComTrF,Nb: Frank J. Delaney, III
Prob,PersTr,CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson
TrOpers: Carol Sanders

Carroll

CARROLL COUNTY STATE BANK
Sixth & Adams Sts. 51401
712/792-3567 Tr/u$1 Mil
Hd: Norma Bromert, VP&TO

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK
P.O. Box 39 50613
319/277-1320 Tr$14 Mil
Hd: Thomas N. Hawkinson, TO

NORWEST BANK
P.O. Box 458 50613
319/266-1794 Tr/u$1 Mil
Hd: Dean R. Beneke, Pres&TO
Henry Dion, SrVP&TO
R. L. Jensen, VP&TO
Sue Luhring, AdmO&TO

Include Your Logo
See Page 217

Cedar Rapids

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 4331 52407
319/364-9135 Tr$4 Mil
Hd: Robert DeMeulenaere, Pres&TO
Richard P. Pratt, SrVP&TO
Nb: D. Alfred Jones, TO

FIRST TRUST & SAVINGS BANK
1201 3rd St., SE 52401
319/364-1000 Tr$4 Mil
Hd: Gary Samek, VP&TO

GUARANTY BANK & TRUST CO.
3rd Ave. & 3rd St.
P.O. Box 1807 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, TO

MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/398-4224 Tr$400 Mil
Hd: John V. Kloss, SrVP
PersTr: William W. Williams, TO
CorpTr: Jeffrey Keiden, TO
TrInv: Lowell Schroeder, TrInvO
EmplBen: Charles Wise, EmplBenO
TrOpers: Judith K. Everett, TO
Nb: Hugo C. Burdt, VP
TDP: Dennis Dean, TrSysO

PEOPLES BANK & TRUST CO.
P.O. Box 1887 52406
319/364-0191 Tr$155 Mil
Hd: Peter B. Welch, VP&TO
CorpTr: Donna Sorensen, TO
TrInv: Jon Augustine, TO
EmplBen: Joseph Starcevic, TO
TrOpers: Lila Helms, TO
Nb: Vernon Gericke, VP&TO
TDP: Diane Evans, TO

UNITED STATE BANK
320 3rd St., S.E. 52404
319/366-8413 Tr$40 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Mary L. Taylor, TO
PersTr,TrInv,EmplBen,Nb: Rick Seger, AsstTO
PersTr,TrOpers: Linda L. Larson, AsstTO

Centerville

HAWKEYE BANK & TRUST N.A.
P.O. Box 550 52544
515/437-4224 Tr/u$1 Mil
(Branch in Seymour)
Hd: R. F. Malmberg, Chm&TO

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr$2.3 Mil
Hd: Jack Maletta, VP&TO

Central City

CITY STATE BANK
59 Fourth St. North 52214
319/438-6621 Tr/u$1 Mil
Hd: John M. Maurice

Chariton

HAWKEYE BANK & TRUST CO.
917 Braden St. 50049
515/774-2176 Tr$1.3 Mil
Hd: B. B. Cross, Pres

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$2.6 Mil
Hd: Larry Rolfstad, Pres

Charles City

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 516 50616
515/228-3461 Tr/u$1 Mil
Hd: Victor M. Meyer, Pres
PersTr: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$10 Mil
Hd: Larry J. Richards, VP&TO

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil
Hd: Dennis E. Gano, VP&TO

VALLEY BANK & TRUST
P.O. Box 966 51012
712/225-6117 Tr/u$1 Mil
Hd: Les Todd, VP&TO
PersTr,TrInv,TrOpers: J. A. Hiller, AsstVP&TO

Churdan

FIRST STATE BANK
Sand St. 50050
712/685-3222 Tr/u$1 Mil
Hd: Joseph Hunt, TO

Clarence

COMMUNITY STATE BANK
601 Lombard St. 52216
319/452-3155
Hd: J. Robert Bunn, Pres&TO

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 157 51632
712/542-5661 Tr$1.5 Mil
Hd: Ken Whitmore, VP&TO
EmplBen: G. W. Richardson, Csh

Clarion

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 388 50525
515/532-2854 Tr$2 Mil
Hd: George L. Mechem, Pres&TO
Nb: Harlan Lemke, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$1.6 Mil
Hd: Duane D. Asbe, Csh&TO

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$1 Mil
Hd: Roy V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$17 Mil
Hd: James L. Morrison, TO
Gene C. Biermann, VP

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$19.6 Mil
Hd: Michael L. Wise, VP&TO
TrOpers: M. Sharon Alm, AsstVP&TO

Collins

EXCHANGE STATE BANK
50055
515/385-2304 Tr$.5 Mil
Hd: W. C. Hamilton, TO
Joan E. Enfield, AsstTO

Conrad

THE FIRST STATE BANK
P.O. Box 10 50621
515/366-2165 Tr$1.2 Mil
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Correctionville

CORN BELT STATE BANK
P.O. Box N 51016
712/372-4421
Hd: Eugene Schulke

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2951 Tr$83 Mil
Hd: Gary R. Faust, VP&TO
PersTr,EmplBen: Joan Riddle, AsstTO
TrInv: Wesley D. Lacy
TrOpers: John E. Meyers
Michael Zacek, TrRep
FmMgmt,Nb: Gary Thien, FM
Michael Kenealy, FM
Joseph Trumm, FM

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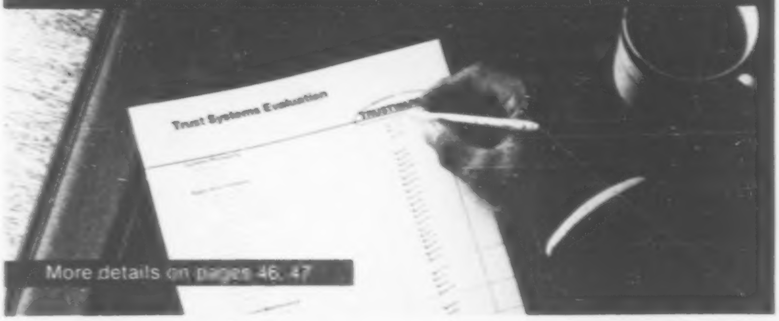

More details on pages 46, 47

IOWA (Cont'd)

Council Bluffs (Cont'd)

FIRST NATIONAL BANK
500 W. Broadway 51501
712/325-2625 Tr$23 Mil
Hd: Donald W. Daly, VP&TO
PersTr: Lois V. Reifschneider, TO

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Betsy J. Fredricks, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$3.3 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, VP&TO

Dallas Center

BRENTON STATE BANK
(See Brenton Banks Inc., Des Moines)
P.O. Box 513 50063
515/992-3755 Tr/u$1 Mil
Hd,Nb: Bruce Seymour, Pres&TO
Kenneth R. Heisler, SrVP&TO
Rex M. Anderson, TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 295 52623
319/392-4261 Tr$1 Mil
Hd: Dan P. Kelley, ExecVP&TO

Davenport

BRENTON FIRST NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 100 52805
319/326-4001 Tr$6 Mil
Hd: Dean Duben, Pres&TO
Perry B. Hansen, SrVP&TO
Nb: D. Alfred Jones, TO

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$285 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
R. C. Baustian, VP
S. C. Briggs, VP
S. P. Hook, VP
M. M. Volz, Jr., VP
R. J. Jennings, TO
R. V. Oakes, TO
C. R. Cordt, TO
L. R. Kelly, AsstTO
Debbie Fistroit, AsstTO
N. D. Goldsmith, TOpO

FIRST BANK, DAVENPORT, IOWA
2nd & Main
P.O. Box 940 52801
319/328-3102 Tr$30 Mil
Hd: Mark T. Middlebrouk, VP&SrTO
TrOpers: Bonny Thompson, TO

NORTHWEST BANK & TRUST CO.
100 E. Kimberly Rd. 52807
319/388-2654 Tr$35 Mil
PersTr,CorpTr,TrOpers,Nb:
Margo A. Hancock, TO
TrInv,EmplBen: Debra Morris, AsstTO

Decorah

DECORAH STATE BANK
120 West Water St. 52101
319/382-2991 Tr$8.2 Mil
Hd,Nb: Paula J. Petersburg, VP&TO
EmplBen,TrOpers: Bea Strinmoen, AsstTO

★ Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$493 Mil
Hd: Jack A. Rogers, SrVP&TO
PersTr: Candice Rathbun, AsstVP&TO
CorpTr: Tom Dioani, VP&TO
ComTrF,TrInv: Kip Wright, VP&TO
EmplBen: Jim Greenfield, AsstVP&TO
TrOpers: Marilyn Carlson, VP
Nb: Sharyl Engelhardt

BRENTON BANKS INC.
(Holding Company)
400 Locust, Ste. 200
Capital Square 50309
515/244-4088 Tr$217 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Eagle Grove, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Perry, Urbandale & Vinton)
Hd. of Trust Depts. for all Brenton Banks:
Thomas J. Flynn, VP&TO
Craig V. McGarry, AsstVP&TO
Rex M. Anderson, TO
D. Alfred Jones, TO
EmplBen: Al Garson, AsstVP&TO
TrOpers: Cheryl Cummins, TOpO

FIRST INTERSTATE BANK OF DES MOINES, NatAssn
Locust at 6th Ave. 50309
515/245-7030 Tr$276 Mil
Hd: Jack R. Schreiber, VP&SrTO
TrInv,ComTrF: Larry R. Cobb, SrTrInvO
TrOpers: Carol T. Stone, SrTOpO
EstAdmin: Dirk C. Van Zante, SrTO
PersTr: Maggie A. Hoogerhe, SrTO

HAWKEYE CAPITAL BANK AND TRUST
(Subsidiary of Hawkeye BanCorporation)
E. 5th & Locust St. 50309
515/244-5111 Tr$180 Mil
Hd: Gregory O'Hara, Sr., SrVP&SrTO
PersTr: Ben Williamson, TO
Lori Pauston, AsstTO
CorpTr: Lianne Wright, AsstTO
EmplBen: Pat George, TO
Renee Strohecker, AsstTO
TrOpers: Lori McIntire, TO
Nb: Wayne Van Heuvelen, AsstTO

NORWEST BANK DES MOINES, N.A.
666 Walnut St. 50309
515/245-3202 Tr$767 Mil
Hd: Richard W. Carey, SrVP
PersTr: James D. Robinette, VP
CorpTr: Don S. Mears, VP
TrInv: Jeanne L. Baker, VP
EmplBen: Lois M. Olson, VP
TrOpers: John K. Benoit, Jr., VP
Nb: Frank J. Marcovis, SrTO

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr$248 Mil
Hd: Verne C. Bones, SrVP&SrTO
Charles H. Leibold, VP&SrTO
PersTr: Susan P. Cramer, VP&TO
CorpTr: Sharon Groth, TO
TrInv,ComTrF: Scott Konecny, SrTrInvO
EmplBen,Nb: Michael Hyzer, VP&TrCnsl
Marla Gowdey, TO&EBAdm
TrOpers: Jill Hurst, TOpO

De Witt

DEWITT BANK & TRUST CO.
P.O. Box 58 52742
319/659-3211 Tr$3 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
P.O. Box C 50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dows

FARMERS STATE BANK
P.O. Box 427 50071
515/852-4151
Hd: Eldon Walbaum, VP

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$160 Mil
HdRetail: Leo J. Meier, ExecVP&TO
HdFinSvcs: Robert J. Donovan, VP&TO
PersTr: John Grabow, PersBnkRep
CorpTr,ComTrF: Jean Konzen, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Paul Jaeger, TO
TrOpers: Gloria Cahalan, TOpO
Nb: King Herr, TrConsl

DUBUQUE BANK & TRUST CO.
P.O. Box 778 52001
319/589-2130 Tr$50 Mil
Hd: Paul J. Peckosh, VP&TO
EstAdm&Tx: Bruce Rehmke, AsstVP&TO
TrInv: Melvin Miller, AsstVP&TO
TrOpers: Rita McCarthy, TOpO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$110 Mil
Hd,CorpTr,Nb: Mark J. Willging, VP&TO
ComTrF,TrInv: John M. Hansen, VPInv
PersTr,EmplBen: Cheryl M. Christ, TrAdmO
PersTr: Eric Peck, TrAdm
TrOpers: Shirley A. Christensen, TOpO

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/u$1 Mil
Hd: Bill D. Paulsen, Pres
Nb: R. L. Hansen, SrVP&AsstTO

Eagle Grove

BRENTON STATE BANK
(See Brenton Banks, Inc., Des Moines)
121 N. Commercial Ave.
P.O. Box 105 50533
515/448-5161 Tr$1 Mil
Hd,Nb: David A. Rouse, Pres&TO

Earlham

EARLHAM SAVINGS BANK
50072
515/758-2251 Tr$1 Mil
Hd: Vernon L. Geiger, ExecVP

Early

CITIZENS FIRST NATIONAL BANK
201 Main 50535
712/273-5500
(Branch of Storm Lake)
Dennis Steele, BrMgr

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515-858-3407   T-$1.5 Mil
Hd: Linda J. Barcus, AsstVP&TO

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319-285-4876   T-$8.1 Mil
Hd: Richard A. Fahrenkrug, TO

Emmettsburg

BRENTON BANK OF PALO ALTO COUNTY
(See Brenton Banks, Inc., Des Moines)
11th & Broadway, P.O. Box 318 50536
712-852-4412   T-$2 Mil
Hd-Nb: James H. Crane, Pres&TO
John M. Hand, ExecVP
Thomas J. Flynn, TO
Lois E. Jumes, AsstTO
IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712-852-3451   Tr-U$1 Mil
Hd: John F. Spies, Pres

Estherville

FIRST INTERSTATE BANK OF ESTHERVILLE
1 N. 6th St. 51334
712-362-3561   T-$3 Mil
Hd: David W. Wood, ExecVP

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319-846-2300   T-$2.6 Mil
Hd: D. C. Neuhaus, ExecVP&TO

Fonda

THE FIRST NATIONAL BANK
P.O. Box 302 50540
712-288-4421
Hd: Thomas W. Aamy, ExecVP&TO

Forest City

FOREST CITY BANK & TRUST CO.
P.O. Box 330 50436
515-582-4141   T-$2.7 Mil
Hd: Judy Berry, AsstVP&TO
MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515-582-2825   T-$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515-573-2154   T-$40 Mil
Hd: Allan Dennes, VP&TO
Doug Larson, TO
FIRST INTERSTATE BANK OF FORT DODGE
723 First Ave. South 50501
515-576-1156   T-$37 Mil
Hd: Laurie W. Hendricks
Pers/Tr-Nb: Peter Walters
TrOpers: Linda Fuller
NORWEST BANK DES MOINES, N.A.
Capital Management & Trust Div.
(Fort Dodge Office)
P.O. Box 698 50501
515-576-4811   T-$30 Mil
Hd: Don Young, VP

Fort Madison

FORT MADISON BANK & TRUST CO.
P.O. Box 329 52627
319-372-5164   T-$11 Mil
Hd: Thomas H. Muhlfeld, VP&TO
IOWA STATE BANK
Ninth St. & Ave. G, P.O. Box 306 52627
319-372-1134   Tr-U$1 Mil
Hd: Richard Rump, SrVP&TO
LEE COUNTY SAVINGS BANK
P.O. Box 280 52627
319-372-2243
Hd: James R. Benbow, SrVP&TO

Fostoria

FARMERS SAVINGS BANK
P.O. Box A 51340
712-262-2708   Tr-U$1 Mil
Hd: Dale Tiemann, TO

Galva

FIRST TRUST & SAVINGS BANK
P.O. Box 111 51020
712-282-4439
Hd: David P. Claussen, Pres&TO

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712-527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 506 51443
712-659-3614   T-$2 Mil
Hd: D. R. Walker, Pres

Grand Junction

PEOPLES TRUST & SAVINGS
205 Main St. 50107
515-738-2314   T-$7 Mil
Hd: R. G. Lust, Pres

Granville

AMERICAN STATE BANK
51022
712-727-3297
(Branch of Sioux Center)
Leslie J. Wynia

Grinnell

BRENTON NATIONAL BANK POWESHIEK COUNTY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 148 50112
515-236-7575   T-$4 Mil
Hd-Nb: Craig A. McGarry, TO
Douglas R. Hill, ExecVP&TO
Ruth A. Jones, AsstTO
GRINNELL STATE BANK
P.O. Box 748 50112
515-236-3174   Tr-U$1 Mil
Hd: F. Addison Jones, Pres&TO

Grundy Center

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319-824-5401   T-$1.456 Mil
Hd: Arnold Schultz, Chm, Pres&CEO
Pers/Corp/Tr Srvs/TrOpers:
Sandra Lee Yoder, VP
HAWKEYE BANK & TRUST —
P.O. Box 170 50638
319-824-5226   T-$1.3 Mil
Hd: L. C. Pike, Pres&TO

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515-747-2216   T-$1 Mil
Hd: Roger Underwood, Pres&TO

Hawkeye

CITIZENS SAVINGS BANK
109 W. Main 52147
319-427-3255   Tr-U$1 Mil
Hd: Clair J. Lenning

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319-679-2291   T-$17 Mil
Hd: James E. Miller, TO

Hospers

AMERICAN STATE BANK
51238
712-752-8111
(Branch of Sioux Center)
Leslie J. Wynia

Humboldt

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515-332-1401   T-$1.5 Mil
Hd: J. L. Campbell, Jr., Pres
Pers/Corp/Tr Emp/Ben: R. J. Flynn, TO

Ida Grove

FIRST STATE BANK
P.O. Box 279 51445
712-364-3181   T-$1 Mil
Hd: W. Hettinger, Pres
IDA COUNTY STATE BANK
P.O. Box 111 51445
712-364-3393   T-$23 Mil
(Branch in Arthur)
Hd: Thomas W. Wright, VP&TO
TrOpers: Sandra Gunn, TO
Nb: Joyce Schiller
TEB: Terry Gosch, VP

Independence

SECURITY STATE BANK
200 First St. E. 50644
319-334-7105
Hd: C. H. Hamilton, Pres&TO
James L. Walker, VP&AsstTO

Indianola

PEOPLES TRUST & SAVINGS BANK
50125
515-961-4241
Kim Tierney Keller, AsstTO
Peggy Wickett, AsstTO
WARREN COUNTY BRENTON BANK & TRUST
(See Brenton Banks, Inc., Des Moines)
P.O. Box 757 50125
515-961-5221   T-$1 Mil
Hd: Eugene T. Smith, VP(Trust)&TO
Nb: Craig McGarry, TO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52244
319-351-7000   T-$80 Mil
Hd: Vincent L. Maurer, SrVP&TO
Tara L. Stonehouse, TO
Theodore L. Wion, TO
Betty Lapp, TO
Stephen W. Hensinger, TrInv
Lori Jordan, TO

Iowa City (Cont'd)

IOWA STATE BANK & TRUST COMPANY
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Jefferson

BRENTON STATE BANK OF JEFFERSON
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HOME STATE BANK
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Jesup

FARMERS STATE BANK
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Kanawha

FARMERS STATE BANK
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Kellogg

KELLOGG-SULLY BANK & TRUST
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Keokuk

KEOKUK SAVINGS BANK & TRUST CO.
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STATE CENTRAL BANK
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Keosauqua

FARMERS STATE BANK
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Knoxville

THE COMMUNITY NATIONAL BANK & TRUST
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Lake City

LAKE CITY STATE BANK
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Lansing

KERNDT BROS. SAVINGS BANK
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Larchwood

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Laurens

LAURENS STATE BANK
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LeMars

FIRST NATIONAL BANK
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Leon

DECATUR COUNTY STATE BANK
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Lester

PEOPLES BANK & TRUST
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Little Rock

ROCK RAPIDS STATE BANK
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Lohrville

LOHRVILLE SAVINGS BANK
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Madrid

CITY STATE BANK
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Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Manchester

FARMERS & MERCHANTS S... INGS BANK
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FIRST STATE BANK
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Mapleton

FIRST STATE BANK OF MAPLETON
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MAPLETON TRUST & SAVINGS BANK
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Maquoketa

HAWKEYE BANK & TRUST CO.
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MAQUOKETA STATE BANK
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Marathon

THE CITIZENS STATE BANK
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Marcus

THE FARMERS STATE BANK
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Marion

FARMERS STATE BANK
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Marshalltown

BRENTON BANK & TRUST CO.
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COMMERCIAL STATE BANK
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SECURITY SAVINGS BANK
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Mason City

FIRST INTERSTATE BANK OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: James W. Hackbart, VP&TO
HAWKEYE BANK & TRUST
100 E. State 50401
515/423-2457
Hd: Phyllis A. Rush
NORWEST BANK DES MOINES, NatAssn
P.O. Box 411 50401
515/423-1720 Tr$29 Mil
Hd: Gary K. Ross, SrTO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
319/432-7291 Tr: u$1 Mil
Hd: R. S. Steen, ExecVP&TO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2421 Tr: u$1 Mil
Hd: John B. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2154
Hd: C. L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
P.O. Box 235 50167
515/677-2299 Tr: u$1 Mil
Hd: Mrs. Fernie A. [illegible], VP&TO

Missouri Valley

PEOPLES STATE BANK
417 East Erie St., P.O. Box 410 51555
712/642-2781
Hd: Paul J. [illegible]

Monticello

MONTICELLO STATE BANK
210 W. First St. 52310
319/465-2975 Tr$27 Mil
Hd PersTr CorpTr: Richard J. Moore, VP&TO
TrInv: James A. [illegible], Chm
ComRlt: Suzanne [illegible]
EmplBen: [illegible], Pres
TrOpers: Robert D. [illegible], VP
Nb: Lois [illegible]

Mt. Pleasant

HAWKEYE BANK & TRUST
P.O. Box 728 52641
319/385-9554
Donald F. Carmody, Pres&TO
HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$2.85 Mil
Hd: Dean Hicks, Pres
PersTr TrInv TrOpers Nb: David Carrick

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr: u$1 Mil
Hd: J. R. Fordyce, Pres&SrTO
B. J. Behrens, AsstCsh&AsstTO

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$25 Mil
Hd: Loren A. Backhaus, VP&TO
FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$16 Mil
Hd: Robert P. Solheim, SrVP&TO
CorpTr: Jo Mercer, VP&AsstTO
TrOpers: Margaret C. Mathes, VP&TO

Nashua

FIRST NASHUA STATE BANK
302 Main St. 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
PersTr: R. L. Gossard, ExecVP&TO
TrOpers: Thomas R. Cronin, VP Csh&AsstTO

Neola

FARMERS & MERCHANTS STATE BANK
P.O. Box 37 51559
712/485-2245 Tr: u$1 Mil
Hd: Traverse L. Hall, Pres
PersTr: M. J. Welbourne, VP
Hazel I. Hall, ChmBd

Nevada

NEVADA NATIONAL BANK
P.O. Box 59 50201
515/382-2101 Tr$1.9 Mil
STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$1.5 Mil
Hd: Dale F. Collings, VP Csh&TO

New Hampton

FIRST NATIONAL BANK
P.O. Box 326 50659
515/394-2116
Hd: Ronald D. Drilldy, Pres
Harlan A. Puse, Csh&TO

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr: u$1 Mil
Hd: G. R. Casadburn, VP&TO

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3321 Tr$2.3 Mil
Hd: A. J. Hill, ChmBd&TO
PersTr TrOpers: G. D. Hill, Pres&AsstTO
TrInv: C. Walseke, VP&TO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1166 50208
515/792-3444 Tr$125 Mil
Hd TrInv Nb: Keith J. Gready, VP&TO
PersTr CorpTr EmplBen TrOpers:
David Goos, TO
Renee Brockway, TrAdm

Oakland

CITIZENS STATE BANK
P.O. Box 98 51560
712/482-6431 Tr$1.153 Mil
Hd: Raymond Graeffy, Pres
PersTr: Ellen E. Bentley, Csh&AsstTO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr: u$3 Mil
Hd: Flora Kisner, TO
OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr$15 Mil
Hd: David Helscher, VP&TO

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 825 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO
TrOpers: Nancy Brestel, AsstTO

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$3.9 Mil
Hd: Cheryl A. Bonjour, VP

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$6 Mil
Hd: Kenneth C. Hanna, VP&SrTO
MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$2 Mil
Hd: Lylin Howard
TDP: Bill Sunstrum

Ottumwa

NORWEST BANK OTTUMWA, N.A.
231 W. Second St.
P.O. Box 220 52501
515/682-8125
Hd: Susan J. Brown
SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$3.240 Mil
Hd: Gary K. Johnson, TO
UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$86.5 Mil
Hd: Frank T. Juvan, VP&SrTO
Diane D. Glenn, TO
Alan M. Charlson, TO

Oxford

FIRST TRUST & SAVINGS BANK
P.O. Box 486 52322
319/628-4755 Tr: u$1 Mil
Hd: J. M. Bigelow, ExecVP&Csh

Parkersburg

PARKERSBURG STATE BANK
P.O. Box 70 50665
319/346-2414
Hd: Charles V. Perry, ExecVP

Paullina

THE FIRST NATIONAL BANK
P.O. Box L 51046
712/448-3456 Tr$2.5 Mil
Hd: David C. Emmert, ExecVP

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C. L. Vander Ploeg, SrVP&TO

IOWA (Cont'd)

Perry

BRENTON NATIONAL BANK OF PERRY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 8 50220
515/465-5611 Tr$8 Mil
Hd: C. R. Collins, Pres&TO
TrOpers: Lorraine Winger, TO
Nb: Ronald D. Larson, SrVP&TO
Rex M. Anderson, TO

PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr$3.4 Mil
Hd: James R. Haas, SrVP&SrTO
EmplBen: John M. Shanda

Pierson

FARMERS SAVINGS BANK
201 Main St. 51048
712/375-5329 Tr$.5 Mil
Hd: Jim Sheehan, Pres

Pocahontas

CITIZENS STATE BANK
P.O. Box 159 50574
712/335-3322
Hd: Rodney B. Amlie, Pres

POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615 Tr$.5 Mil
Hd: James P. Lage, Pres&TO

POSTVILLE STATE BANK
P.O. Box 130 52162
319/864-7441 Tr: u$1 Mil
Hd: R. E. Taylor, Pres

Princeton

FARMERS SAVINGS BANK
335 River Drive 52768
319/289-5311 Tr: u$1 Mil
Hd: Glen H. Suiter, Chm

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, Pres

Remsen

FARMERS SAVINGS BANK
P.O. Box 569 51050
712/786-1143
Hd: David G. Wingert, AsstVP&TO

Rock Rapids

ROCK RAPIDS STATE BANK
51246
712/472-2537 Tr$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek, VP&TO
TrOpers: Nancy Brestel, AsstTO

Over 4,700 Banks & Trust
Companies subscribe to
TRUSTS & ESTATES

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO
Opers,Nb: Nancy Brestel, AsstTO

Rockwell City

NATIONAL BANK OF ROCKWELL CITY
417 4th St. 50579
712/297-7547 Tr$.2 Mil
James L. Patton, Pres

UNION STATE BANK
P.O. Box 268 50579
712/297-7556 Tr: o$1 Mil
Hd: James R. Esmay, TO

Rolfe

ROLFE STATE BANK
P.O. Box 101 50581
712/848-3480 Tr: u$1 Mil
Hd: Robert J. Dixon, Pres&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO

SAC CITY STATE BANK
P.O. Box 436 50583
712/662-4721 Tr: u$1 Mil
Hd: Eldon Hoppenworth, Pres&TO
TrOpers: Royce E. Case, AsstVP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
P.O. Box 219 50472
515/736-4501 Tr$1 Mil
(Branch in Stacyville)
Hd: Donal R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
P.O. Box 69 51053
712/275-4261 Tr$3 Mil
Hd: J. M. Currie, Pres&TO
Farm: Rodney Plagman, VP,FM&TO

Seymour

HAWKEYE BANK & TRUST N.A.
115 N. 5th 52590
515/898-2296
(Branch of Centerville)
Linda Miller, AsstTO

Sheldon

CITIZENS STATE BANK
808 3rd Ave. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO

SECURITY STATE BANK
P.O. Box 70 51201
712/324-5141 Tr$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Robert J. Engel, VP

Shenandoah

THE CITY NATIONAL BANK
116 South Blossom St. 51601
712/246-2205 Tr$4 Mil
Hd: George H. Perry, Pres&TO
PersTr: Ruth Dwyer, TO

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: David D. Vaselaar, ExecVP&TO

Sidney

FREMONT COUNTY SAVINGS BANK
716 Illinois
P.O. Box 189 51652
712/374-2622 Tr: u$1 Mil
Hd: Ralph D. Storey, Pres

Sioux Center

AMERICAN STATE BANK
525 North Main 51250
712/722-4846
(Branches in Granville & Hospers)
Leslie J. Wynja

Sioux City

FIRST NATIONAL BANK
501 Pierce St.
P.O. Box 3248 51102
712/277-0696
Hd: Jack Scherrman, VP&TO
TrInv: Ed Den Beste, TO
TrOpers: Glenda Moriarty, Mgr

SECURITY NATIONAL BANK
607 Pierce St. 51102
712/277-6586 Tr$267 Mil
Hd: Delaine C. Peterson, SrVP
PersTr: Kent C. Handel, TO
CorpTr,EmplBen: Michael Shade
TrOpers: Jeanette Wendt, TOpO
TrInv,ComTrF: Ann Earley
Nb: L. C. Jensen, VP&TO

TOY NATIONAL BANK
P.O. Box 57 51102
712/279-5677 Tr$82 Mil
Hd,CorpTr: Russell Curtis, SrVP&MngTO
PersTr,ComTrF: Robert S. Grothaus, VP&TO
Prob: Clark Schmitz, TO
TrInv,EmplBen: David Margheim, AsstVP&TO
TrOpers: Kathryn DeSmet, TOpO
FmMgmt: Gary L. Walters, FM
Nb: Charles M. Habhab, AsstVP&TO

Spencer

FARMERS TRUST & SAVINGS BANK
P.O. Box 4028 51301
712/262-3340 Tr$4 Mil
Hd: Jack Easter, CEO
Dianna "Fred" Sopeland, TO

FIRST INTERSTATE BANK OF SPENCER, N.A.
P.O. Box 6128 51301
712/262-2200
Hd: David W. Cuttell, ExecVP&TO

HAWKEYE BANK & TRUST
P.O. Box 4068 51301
712/262-1940 Tr$5 Mil
Hd: Paul E. Strautz, VP&TO
TrOpers: Rita Hoffman, AsstTO

Stacyville

ST. ANSGAR STATE BANK
P.O. Box 158 50476
515/737-2320
(Branch of St. Ansgar)

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$40 Mil
Hd: Larry E. Dugan, TO

THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 578 50588
712/732-2190
Hd: Dale L. Martin, VP&TO
Rose A. Nelson, Csh&TO

SECURITY TRUST & SAVINGS BANK
P.O. Box 429 50588
712/732-3022 Tr/u$1 Mil
Hd: E. L. Ballou, Pres&TO

Story City

RANDALL-STORY STATE BANK
606 Broad St. 50248
515/733-4396 Tr$3 Mil
Hd: Donald A. Hoy

STORY COUNTY BANK & TRUST
50248
515/733-4322 Tr/u$1.3 Mil
Hd: Michael W. Bloom, VP&TO

Sumner

THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 206 50674
319/578-3312 Tr$2.4 Mil
Hd: Robert Arthaud, Pres
Glenn H. Wiebke, VP&TO
Lynn Howard, TO&CFP

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP,Csh&TO

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: F. Eugene Robison, Pres&TO
Daryl Hynek, ExecVP&AsstTO
Philip Reed, Csh&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken

Traer

FARMERS SAVING BANK
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
P.O. Box A 51575
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbandale

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
7031 Douglas St. 50322
515/278-6808 Tr/u$1 Mil
Hd: David Nagel, Pres&TO
Marc S. Johnson, VP&TO
Thomas J. Flynn, TO
Al Garson, TO
Patsy L. Schoen, AsstTO

Victor

VICTOR STATE BANK
P.O. Box K 52347
319/647-2331 Tr/u$1 Mil
Hd: R. V. Dentel, Pres&TO

Vinton

BRENTON BANK & TRUST COMPANY OF VINTON
(See Brenton Banks, Inc., Des Moines)
P.O. Box 112 52349
319/472-2373 Tr$2 Mil
Hd: Michael A. Cruzen, Pres
Jeff Hagen, AsstVP&TO
Nb: D. Alfred Jones, TO

STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$12 Mil
Hd: John W. Ketchen, VP&TO
Cindy Lynch, TrAdm

Walcott

WALCOTT TRUST & SAVINGS
101 Bryant 52773
319/284-6202
Hd: Ken H. Dietz

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, TO

Wall Lake

WALL LAKE SAVINGS BANK
301 Second St. 51466
712/664-2311
Hd: J. E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
Hd: Dale J. Torpey, CEO&TO
PersTr,CorpTr,TrInv,TrOpers,Nb:
Charlotte Pencil, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$106 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO
TrInv: Curtis Kyhl, VP

PEOPLES BANK & TRUST CO.
419 West 4th 50704
319/235-1414 Tr$100 Mil

WATERLOO SAVINGS BANK
425 Cedar St. 50704
319/235-1431 Tr$100 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: James E. Thielen, TO
ComTrF,EmplBen: Dennis Egel, TO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 837 50677
319/352-1340 Tr$15 Mil
Hd: Theresa E. Hoffman, TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr/o$5 Mil
Hd,PersTr,CorpTr,TrInv:
Arnold Fredrick, SrTO

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$6 Mil
Hd: L. Richard Anderson

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$2 Mil
Hd: S. R. Barber, Chm
Daniel H. Doyle, Pres
EmplBen: Roger Borup, ExecVP

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Kofoed, ExecVP&TO

West Burlington

WEST BURLINGTON SAVINGS BANK
P.O. Box 100 52655
319/754-7501
Hd: Roy D. Hartley, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 65020 50265
515/225-2300 Tr$10.9 Mil
Hd: David Milligan, 1stVP&TO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2.5 Mil
Hd: R. T. Rehmke, Pres

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$2.824 Mil
Hd: Bruce Crandall, Pres

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-1247
Hd: William Watters, ExecVP
Don E. Smith, AsstTO

Wilton

WILTON SAVINGS BANK
P.O. Box 799 52778
319/732-2077 Tr$8 Mil
Hd: Jean S. Smith, TO

Winfield

PEOPLES STATE BANK
102 South Locust 52659
Tr/u$1 Mil
Hd: Michael Garris

Include
Your Logo
See Page 217

IOWA (Cont'd)

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$15 Mil
Hd: D. A. Bolton, Pres&TO

Wyoming

CITIZENS STATE BANK
P.O. Box B 52362
319/488-2211 Tr$1 Mil
Hd: Harlan R. Jacobson
Geraldine F. Levsen, TO
James D. Eichhorn, TO
David C. Butterworth, TO

KANSAS

Abilene

CITIZENS BANK AND TRUST CO.
Fourth & Spruce 67410
913/263-2210 Tr$9 Mil
Hd: Chuck Lyman, VP&TO
TrOpers: Barbara Emig, AsstTO

Albert

THE FARMERS BANK & TRUST
P.O. Box 100 67511
316/923-4212 Tr/u$1 Mil
Hd: William Robbins, Pres&TO
ComTrF,TrOpers: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 250 67003
316/842-5164 Tr$4 Mil
Hd: Charles Masner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$22 Mil
Hd: Stephen A. English, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO
TDP: Joan Gephardt

Atchison

THE CITY NATIONAL BANK
626 Commercial St.
P.O. Box 309 66002
913/367-3412 Tr/o$10 Mil
Hd: June Lynn, VP&TO
TrOpers: Shannon McCarthy

EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u$20 Mil
Hd: Paul H. Adair
TrOpers: Kathy Clark

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

CITADEL BANK OF AUGUSTA
P.O. Box 400 67010
316/775-2227
Hd: Jean Lunsford, VP

Beloit

GUARANTY STATE BANK & TRUST CO.
201 S. Mill St. 67420
913/738-3501 Tr$8.7 Mil
Hd: Marcia A. Hauck, VP&SrTO
Thomas L. Pruitt, VP&AsstTO
Jane Pruitt, TrAcctAdm

Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON
P.O. Box 185 66839
316/364-8611 Tr/u$1 Mil
Hd: W. F. Dreiling

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Chm&TO

Coffeyville

BANK IV COFFEYVILLE, N.A.
P.O. Box 567 67337
316/251-0200 Tr/o$35 Mil
Hd: Phillip W. Hocker, VP&SrTO
Pauline Mowder, TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd: Dale D. Harkins, Chm
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$17 Mil
Donald R. LacKamp, Pres&TO
Hd: Jill A. Casado, VP&TO
Debbie Deneault, AsstVP&TO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$9.1 Mil
Hd: Ben Zimmerman, III, TO
Hd,PersTr,CorpTr,EmplBen: Donice Mink, AsstTO
Donna Kline, AsstTO
Ann Frigon, AsstVP

El Dorado

FIRST NATIONAL BANK & TRUST CO.
200 N. Main St. 67042
316/321-5200 Tr$5 Mil
Hd,Nb: Rod Ziegler, Pres
Mark Ralston, VP&TO

WALNUT VALLEY BANK & TRUST
P.O. Box 777 67042
316/321-1250 Tr$12 Mil
Hd: Stephen C. Funk, SrVP&TO
EmplBen: Susan Tipton, AsstVP&AsstTO
TrOpers,TDP: Yvonne J. Lee, TrSec
Nb: Richard C. Milhon, VP

Emporia

BANK IV EMPORIA, N.A.
6th & Commercial Sts. 66801
316/342-5350 Tr$60 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Brad Sidener, AsstVP&TrAdmO
TrOpers: Rosella M. DeMotte, VP&TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$23.5 Mil
Hd: Marvin R. Klein, VP&TO
PersTr,TrOpers: Linda Lane, AsstTO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516 Tr/o$2 Mil
Hd,PersTr,EmplBen,Nb: R. D. Rucker, Pres&TO
TrInv: Rick D. Smith, SrVP&TO
TrOpers: Monte Harden, AsstVP&AsstTO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-2314
Hd: Lon E. Pishny, VP&TO

Gardner

FARMERS BANK & TRUST CO.
66030
913/884-7715 Tr/o$1 Mil
Hd: Shannon De Weese

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr$17 Mil

GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr$1 Mil
Hd: L. D. Goodwin, Pres&TO
Arthur Jones, Csh&AsstTO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr$10 Mil
Hd: Clyde O. Burnside, Jr., ExecVP&TO
Janice S. Smith, AsstTO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: J. A. Mermis, Jr., VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$14.3 Mil
Hd: George K. Corbett, VP&TO
TrInv: Richard L. Ramsey, VP&IO
Charles R. Mikkelsen, AsstTO

FIRST NATIONAL BANK
P.O. Box 400 67601
913/625-6595, Ext. 45 Tr$4 Mil
Hd: Evelyn L. Schumacher

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$11 Mil
Hd: Russell M. Shields, TO
Fredrecia H. Kepple, AsstTO
TrOpers: Tami Peters
Emily Thorson

MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$5.5 Mil
Hd,Nb: Harlin L. Schram, Pres&TO
PersTr,CorpTr: Gerald C. Speidel, Jr., ExecTO
TrInv,ComTrF: Susan I. Scarbrough
Leo Tritsch

Hill City

THE CONSOLIDATED STATE BANK
101 East Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

Hoxie

HOXIE STATE BANK
P.O. Box 77 67740
913/675-3261 Tr/u$1 Mil
Hd: Harriet C. Shatzell, Pres&TO
PersTr: Sam L. Smith, VP&Csh
TrOpers: Helen A. Shaw, VP&AsstTO
Nb: Kenneth Kahle, VP&TO

Hutchinson

BANK OF KANSAS
P.O. Box 1707 67504-1707
316/663-5011
Hd: D. Densmore Shute Hart, Pres
TrOpers: Stuart L. Schrader, TO

CENTRAL STATE BANK
P.O. Box 1366 67504-1366
316/663-0610 Tr$13 Mil
Hd: Gary B. Harbaugh, VP&TO
Terry L. Henry, VP&TO

FIRST NATIONAL BANK
1 N. Main St. 67501
316/663-1521 Tr$95 Mil
Hd,ComTrF: Don Adams, SrVP&TO
PersTr,Nb: Dave Heaerstedt, VP&TO
Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO

HUTCHINSON NATIONAL BANK & TRUST CO.
P.O. Box 1488 67501
316/662-0561 Tr$212 Mil
Hd: Shirley Lang
PersTr,CorpTr: Dean Kennedy
TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Christina Bontrager
Est&CtAccts: Steven Engelhardt

Independence

CITADEL BANK OF INDEPENDENCE
P.O. Box 726 67301
316/331-4800 Tr$1.2 Mil
Hd: Dick Dreher, Pres&TO
PersTr: Ruth Carvalho, AsstTO

CITIZENS NATIONAL BANK
P.O. Box 687 67301
316/331-3100 Tr$2 Mil
Paul H. Viets, Pres&TO

Iola

ALLEN COUNTY BANK & TRUST
P.O. Box 428 66749
316/365-6921 Tr$6.327 Mil
Hd: Margaret E. Bryson, VP&TO

IOLA BANK & TRUST CO.
66749
316/365-3101 Tr$3.5 Mil
Hd: Howard K. Gilpin, Pres&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY
P.O. Box 700 66441
913/238-4114 Tr$16 Mil
Hd: Dan E. Craig, TrConslt
Norman R. Helmke, VP&TO
Della Schnackenberg, AsstTO
Linda D. Hawkins, AsstTO

THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS
P.O. Box 348 66441
913/762-4121 Tr$10.246 Mil
Hd: Don Uptegrove, ExecVP&TO

Kansas City

BROTHERHOOD BANK & TRUST COMPANY
756 Minnesota Ave. 66101
913/321-4242 Tr$12.5 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Thomas W. Johnson, SrVP&TO
EmplBen,TrOpers,TDP: Rose Marie Peel, VP&TO

COMMERCIAL NATIONAL BANK
6th & Minnesota Ave. 66117
913/371-0035 Tr$220 Mil
Hd: Wm. C. Tempel, SrVP
PersTr,CorpTr: Earl D. Tjaden, VP
EmplBen: Mark Heatley, TO
TrOpers: Shirley Mattox, TO
TrInv: James L. Moffett, SrVP
Nb: Dennis J. Hudson, VP

HOME STATE BANK
P.O. Box 1370 66117
913/321-3333 Tr$10 Mil
Hd: Charles Eklund, SrVP&TO
TrOpers: Helen Hemenway

INDUSTRIAL STATE BANK
32nd & Strong Ave. 66106
913/831-2000 Tr/u$1 Mil
Hd,PersTr,CorpTr,TrInv: George J. Buser, Jr., TO

MARK TWAIN KANSAS CITY BANK
4901 Main St., P.O. Box 30145 64112
816/756-1300 Tr/o$19 Mil
Hd,PersTr,TrInv: Terry R. Post, Pres
CorpTr,TrInv,ComTrF,EmplBen: Michael J. Patton, VP
TrOpers,TDP: Cheryl Hess

ROSEDALE STATE BANK & TRUST CO.
3500 Rainbow Blvd. 66103
913/236-7700 Tr$1.550 Mil
Hd: Patricia Mount, AsstTO

SECURITY BANK OF KANSAS CITY
One Security Plaza 66117
913/621-8430 Tr$30 Mil
Hd: Steven J. Terbovich, ExecVP
PersTr: Brian Jordan, VP&TO
CorpTr: Raymond J. Hintz, VP&TO
Margaret Hackett, AsstTO
TrInv,ComTrF: Brent Weisenborn, VP&TrInvO
TrOpers: Alice Baslee, VP&TOpO

THE TWIN CITY STATE BANK
1906 West 43rd St. 66103
913/362-5350 Tr$2 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 29 67550
316/285-3177 Tr$10 Mil
Hd: Robert H. Haymaker, ExecVP&TO

FIRST STATE BANK & TRUST CO.
116 W. 6th St. 67550
316/285-6931 Tr$9.3 Mil
Hd: D. Ray Reep, VP&TO

Lawrence

DOUGLAS COUNTY BANK
9th & Kentucky Sts. 66044
913/843-7474 Tr$6.5 Mil
Hd: J. Michael Davies, VP&TO

FIRST NATIONAL BANK
900 Massachusetts St. 66044
913/843-0152 Tr$60 Mil
Hd: John S. Maurer, Jr., VP&TO
PersTr: Marjorie H. Smith, AsstVP&TO
Phil Watson, TO
TrInv: Elizabeth B. A. Miller, TrInvO
TrOpers: Nancy Cluchey, TOpO

FIRSTBANK
955 Iowa St. 66044
913/843-4700 Tr$5 Mil
D. A. Johnston, Pres&TO

LAWRENCE NATIONAL BANK & TRUST CO.
P.O. Box 369 66044
913/841-5555 Tr$45 Mil
Hd: Jack B. Rader, VP&SrIO
PersTr,TrOpers: Janis C. Bunker, AsstTO

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH
P.O. Box 109 66048
913/682-2265
Hd: Bill McAfee, VP

LEAVENWORTH NATIONAL BANK & TRUST CO.
401 Delaware St. 66048
913/682-0001 Tr$30 Mil
Hd: Ronald A. Barker, SrVP&SrTO
EmplBen: Pauline C. Graeber, TO
TrOpers: Jackie Fleming

Lenexa

FIRST NATIONAL BANK & TRUST CO. OF LENEXA
P.O. Box 14040 66215
913/888-5555 Tr$4.4 Mil
Hd: Rebecca S. Vemer, TO

Liberal

THE FIRST NATIONAL BANK
P.O. Box 1217 67901
316/624-1971 Tr$4.5 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: Leon A. Frank, ExecVP
EmplBen,TrOpers: Phyllis Woodward, AsstVP

THE PEOPLES NATIONAL BANK
P.O. Box 189 67901
316/624-2574 Tr$1.8 Mil
Hd: James F. Thompson, Pres&TO

Lindsborg

THE FARMERS STATE BANK
P.O. Box 231 67456
913/227-3344 Tr$2 Mil
Gene L. Larson, VChm&TO

Manhattan

CITIZENS BANK AND TRUST COMPANY
P.O. Box 218 66502
913/776-9400 Tr$4 Mil
Hd: Carolyn J. Fellows, AsstVP&AsstTO

FIRST NATIONAL BANK
701 Poyntz 66502
913/527-0200 Tr$11.6 Mil
Hd: Mark Knackendoffel, AsstVP&TO

UNION NATIONAL BANK & TRUST CO.
P.O. Box 1087 66502
913/537-1234 Tr$30 Mil
Hd: Kennard B. Kopp, VP&TO
TrOpers: Jacqueline C. Haynie, AsstTO
Nb: Jim Kastner, VP

Marysville

EXCHANGE BANK OF SCHMIDT & KOESTER
P.O. Box 311 66508
913/562-2344 Tr$4 Mil
Hd: Richard D. Heeney, TO
EmplBen,TrOpers: Pearl Ann Shubkagel, VP&AsstTO
TDP: Andrea Rickert

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

KANSAS (Cont'd)

McPherson

HOME STATE BANK & TRUST
223 North Main St. 67460
316/241-3732 Tr$1 Mil
Hd: Paul Ediger, SrVP&TO

McPHERSON BANK & TRUST CO.
P.O. Box 927 67460
316/241-8000 Tr$60 Mil
Hd,PersTr,CorpTr: Rodger A. Swanson, SrVP&TO
TrInv: Ken Swanson
Farm: Charles Williams
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec
TrAdm: Bob Robertson, AsstVP

PEOPLES BANK & TRUST CO.
P.O. Box 1226 67460
316/241-5023 Tr$41.5 Mil
AdminHd: Peggy van Asselt, VP&TO
TrOpers: Dean Reynolds, TO
Wilbur Yoder, ChmBd&TO
Marvin Crum, Pres&TO
Naomi Rafaelsen, TrSec

Mission

THE MISSION BANK
5201 Johnson Drive 66205
913/831-2400 Tr$143 Mil
PersTr,TrOpers: Rosella J. Hoglund, AsstVP&TO

Moundridge

THE CITIZENS STATE BANK
201 South Christian Ave. 67107
316/345-6317
Hd: Kenneth J. Goering, Chm

Oakley

FARMERS STATE BANK
P.O. Box 546 67748
913/672-3251
Hd: L. H. Medlin, Chm&SrTO
G. F. Crossley, SrVP&TO

Olathe

BANK IV OLATHE, N.A.
100 East Santa Fe
P.O. Box 400 66061
913/782-3010 Tr$65 Mil
J. Robert Dunehoo, VP&TO
Mike Christensen, VP&TO

FIRST NATIONAL BANK
P.O. Box 250 66061
913/782-3211 Tr$6.8 Mil
Hd,TrInv,Nb: Gary D. Hale, VP&TO
PersTr: Juanita Turner, SrVP&AsstTO
CorpTr,EmplBen,TrOpers: Diane Anthes, AsstTO
TDP: Joe Meesey

Osborne

THE FIRST STATE BANK & TRUST
203 West Main St. 67473
913/346-5421 Tr/u$1 Mil
Hd: David Haskins, Pres&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST
P.O. Box 8 66067
913/242-2900 Tr$16 Mil
Hd: Winton A. Winter, Pres&TO
Ransom Bennett, Jr., ChmBd,CEO&AsstTO
Neva Snyder, Sec&AsstTO
Wayne Duderstadt, Csh

Overland Park

FIRST CONTINENTAL BANK & TRUST
9500 Mission Rd. 66206
913/381-1000 Tr$22 Mil
Hd: Patricia Parthe
Sheryl Bosilevac, AsstTO
TDP: Louise Cohen, AdmAsst

METCALF STATE BANK
P.O. Box 4249 66204
913/648-4540 Tr$4.0 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK AND TRUST COMPANY
80th & Metcalf 66204
913/648-2800 Tr$154 Mil
Hd,TrInv,ComTrF,Nb: Roy W. Brillhart, Jr., VP&TO
PersTr,Nb: Eileen S. Sullivan, TO
CorpTr,EmplBen,Nb: Donald L. Erie, FinSvcsO
TrOpers,TDP: Eve Whitfield, TOpO
Eleanor M. Kalis, AsstTOpO

VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
913/381-3311 Tr$20 Mil
Hd: George J. Buser, Jr., VP&TO
Mary Ann Adams, AsstTO

Paola

CITIZENS STATE BANK
P.O. Box 230 66071
913/294-2321
Hd: L. M. Schwartz, Pres&TO
TrOpers: Judith L. Estes, AsstVP&AsstTO
EmplBen,Nb: N. J. Chamberlin, SrVP&AsstTO

MIAMI COUNTY NATIONAL BANK
P.O. Box 369 66071
913/294-4311 Tr$30 Mil
Hd: W. C. Hartley, CEO&TO
Carolyn S. Jacobs, SrVP&TO

Parsons

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 877 67357
316/421-5700 Tr$2 Mil
Hd: R. N. Robbins, Pres&TO

PARSONS COMMERCIAL BANK
P.O. Box 648 67357
316/421-1000 Tr$4 Mil
Hd: Ray Jacquinot, VP
R. E. Feess, ChmBd&AsstTO
Mary L. Nichols, AsstTO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG
P.O. Box 627 67661
913/543-6511 Tr$2.6 Mil
Hd: C. I. Moyer
PersTr: Dennis L. Deschner, AsstTO
Marie Robinson, Sec

Pittsburg

BANK IV PITTSBURG, N.A.
P.O. Box 599 66762
316/231-0600 Tr$26.9 Mil
Hd: Paul A. Kirk, VP&TO

CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
316/231-8400 Tr$12.8 Mil
Hd: Michael E. McCune, TO
TrOpers: Eleanor L. Snider, AsstTO

FIRST STATE BANK & TRUST CO.
407 N. Broadway 66762
316/231-2000 Tr$13.5 Mil
Hd: A. L. Burgert, Pres&TO
TrOpers: Miss Marie Devoss, TrAdm
TDP: Terrance Towner, TO

Prairie Village

JOHNSON COUNTY BANK, N.A.
6940 Mission Rd. 66208
913/362-7000 Tr$275 Mil
Hd: James A. Deberry
PersTr: Freda N. Whitaker, VP
CorpTr: Julia Bram
EmplBen: Mary E. Engelken, SrTO
TrInv: Robert B. Hobbs, VP
TrOpers: Joe Christian
Nb: Michael L. Best, VP

THE SOUTHGATE TRUST COMPANY
7600 State Line
P.O. Box 8356 66208
913/649-5200 Tr$100 Mil
Hd: Robert E. Atteberry, Pres
EmplBen: Rex Shewmake, Jr., ExecVP&TO
TrOpers: Dora Jambrosic, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
316/672-6421 Tr$10 Mil
Hd: Homer F. Davault, SrVP&TO
Don C. Peters, TO

THE PEOPLES BANK
P.O. Box C 67124
316/672-5611 Tr$43 Mil
Hd: Howard K. Loomis, Pres
PersTr,TrOpers,TDP: Frederick S. Loomis, TO
CorpTr,TrInv,EmplBen,Nb: Steven B. Bell, TO

Roseland Park

MIDAMERICAN BANK & TRUST CO.
4700 West 50 Terrace
P.O. Box 2947 66201
913/384-3450 Tr$86 Mil
Hd,CorpTr,EmplBen,Nb: Michael A. Kleinman, VP&SrTO
PersTr,Est: Michael A. Donnici, TO
TrOpers: Virginia M. Lawson, TO

Russell

HOME STATE BANK
P.O. Box 473 67665
913/483-2191 Tr$1 Mil
Hd: Max P. Horn, Pres&TO

RUSSELL STATE BANK
P.O. Box 713 67665
913/483-6800 Tr$20 Mil
Hd: John T. Harrell, TO
Mary Schulte, AsstTO

St. Francis

CHEYENNE COUNTY STATE BANK
P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsup, Pres&TO

Salina

BANK IV SALINA, N.A.
138 N. Santa Fe 67401
913/825-7221 Tr$110 Mil
Hd: Mark L. Miller, SrVP&TO
Julie Sager, VP&TO

FIRST BANK & TRUST CO.
235 S. Santa Fe
P.O. Box 1337 67402-1337
913/825-2211 Tr/o$8 Mil
Hd: Glenn J. Ethridge, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 830 67402-0830
913/827-5564 Tr$35 Mil
Hd: William Brelsford, SrVP&TO
Jim Berglund, ExecVP&AsstTO
Linda Kroll Gutierrez, TO

THE NATIONAL BANK OF AMERICA AT SALINA
100 S. Santa Fe 67401
913/825-0511 Tr$33 Mil
Hd,PersTr,TrInv,EmplBen,Nb: David L. Fancher, VP&SrTO
CorpTr: W. F. Gilles, VP&TO
TrOpers: Helen Morrison, VP&TO

Scott City

SECURITY STATE BANK
506 Main Street 67871
316/872-2109 Tr$1 Mil
Hd: Duane K. Ramsey
PersTr: C. Lewis Evins

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO

Smith Center

SMITH COUNTY STATE BANK & TRUST CO.
P.O. Box 307 66967
913/282-6682 Tr$32.3 Mil
Hd: J. Blaine Rush, ExecVP&TO
Maxine Meyer, VP&AsstTO
Randy Rush, VP&TO

★ Topeka

CAPITAL CITY STATE BANK & TRUST CO.
P.O. Box 1433 66601
913/266-4575
Hd: Bruce G. Erickson, VP&TO

COMMERCE BANK & TRUST
31st & Topeka 66611
913/295-0402 Tr$298 Mil
DeptHd,Nb: Robert L. Derstein, SrVP&TO
PersTr,CorpTr: Donna Brozen, VP&TO
Est,EmplBen: Mark Knackendoffel, AsstTO
TrInv: Kurt A. Falkenstien, TrInvO
TrOpers: Jerry K. Anderson, SrVP&Comp

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1737 66601
913/233-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers

FIRST NATIONAL BANK OF TOPEKA
P.O. Box 88 66601
913/295-3450 Tr$290 Mil
Hd: Rudy E. Wrenick, Jr., SrVP&TO
Richard D. Shirley, SrVP&SrTO
Walter Clark, AsstVP&TO
TrInv,ComTrF: Craig MacPherson, VP&TrInvO
EmplBen: Robert R. Myers, VP&TO
TrOpers: Linda Robinson, VP&TOpO
Nb: John Hartmann, VP&TO

COMMERCE TOWNE BANK
824 Kansas Ave.
P.O. Box 2429 66601
913/232-7288 Tr u$1 Mil
Hd: W. Sewall Macferran, Pres

HIGHLAND PARK BANK AND TRUST
P.O. Box 5228 66605
913/266-8521 Tr$6.5
Hd: Lanny Kimbrough, Pres

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 8009 66608
913/232-6062 Tr$8 Mil
Hd: Glenn Swogger, Chm

MERCHANTS NATIONAL BANK OF TOPEKA
P.O. Box 178 66601
913/233-2525 Tr$351 Mil
Hd: Robert W. Green, VP&TO
PersTr: Billie Pohl, SrTO
CorpTr,EmplBen: Carolyn J. Dunigan, TO
CorpTrOpers: Helen W. Riner, AsstTOpO
TrInv: Elizabeth B. A. Miller, TrInvO
EmplBen: Yolanda R. Puhl, AsstTO
TrOpers: Marilyn Friesen, TOpO

TOPEKA BANK & TRUST COMPANY
701 Kansas Ave. 66603
913/233-1515 Tr$30 Mil
Hd: Daryl V. Croft, VP&TO
John P. Moore, Jr., VP&TO
Kitty Miller, TOpO
Karla Lilley, AdmAsst

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
316/356-4142 Tr$3 Mil
Hd: Thomas J. Pinnick, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr u$1 Mil
Hd: M. Ben Meek, Pres

Waverly

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$3.4 Mil
Hd: Paul A. Meyers, SrTO

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenison

Wichita

BOULEVARD STATE BANK
2300 East Lincoln St. 67211
316/261-5573 Tr$3.0 Mil
Hd: B. A. Kreutzer, ExecVP
TrOpers: Dale Meyer, VP&Cont

CENTRAL BANK & TRUST
3433 East Central St. 67208
316/686-7111 Tr u$50 Mil
Hd: H. E. Gingerich, VP&TO

FIRST NATIONAL BANK IN WICHITA
P.O. Box One 67201
316/268-1450 Tr$550 Mil
Hd: E. A. Duguid, SrVP&SrTO
PersTr,Nb: S. C. Woods, VP&TO
CorpTr: John W. Knox, CTO
TrInv: M. B. Colgan, VP&TrInvO
RE: Elmer Pelton, VP&REO
EmplBen: Mary Remus, EBO
TrOpers: Carole A. Neal, SrTOpO

FOURTH NATIONAL BANK & TRUST COMPANY, WICHITA
P.O. Box 1122 67201
316/261-4361 Tr$765 Mil
Hd: Michael R. Ritchey, ExecVP&SrTO
Legal&TaxCoun: Earle H. Loveless, VP&TO
PersSvcsDept: Gerald M. Gleason, VP&TO
BusSvcsDept: Patrick C. Woodward, VP&TO
TrOpers: Larry E. Franklin, VP&TO
TrInv: Gary E. Hippenstiel, VP
Nb: Michael D. Carlisle, AsstVP&TO

KANSAS STATE BANK & TRUST CO.
123 N. Market St. 67202
316/266-6655 Tr$286 Mil
Hd: Britt M. Brown, SrVP&TO
TrInv: Everett S. Stepherson, Jr.

NATIONAL BANK OF WICHITA
P.O. Box 516 67201
316/943-2211 Tr u$1 Mil
Hd: Steve Linville, VP&TO

SOUTHWEST NATIONAL BANK
P.O. Box 1401 67201
316/264-5303 Tr$17.5 Mil
Hd,CorpTr,Nb: E. Gordon Johnson, SrVP&TO
PersTr,TrInv,EmplBen: Richard A. King, VP&TO
TrOpers: Kimberly Ufford, TO

UNION NATIONAL BANK
P.O. Box 637 67201
316/261-4918 Tr$250 Mil
Hd: Mont C. Draper III, ExecVP&TO
PersTr: Carol Ball, VP&TO
CorpTr: Melba Dial, TO
TrInv,ComTrF: Stephen A. Schroeder, VP&TrInvO
TrOpers: John P. Ewing, VP&TOpO
EmplBen: Brenda K. Flick, TO

UNITED AMERICAN BANK & TRUST CO.
P.O. Box 970 67201
316/262-5111 Tr$2.5 Mil
Hd: Marvin Seitz, TO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$25 Mil
Hd: David L. Galliart, TO
Raymond King, TO
Rosemary Clayton, TO

KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/329-9797 Tr$17 Mil
Hd: Michael W. Hobbs, TO
TrOpers: Tami Whitt
TDF: Geneva Little, AsstVP

FIRST AMERICAN BANK
P.O. Box 671 41105-067
606/329-2222 Tr$131 Mil
Hd: John H. Mays, ExecVP
David D. Wolfe, TO
Linda R. Ward, TO
Betty L. Hutchison, OpO
Stuart B. A. Webb, TrInvO
Brenda H. Brammer, EBO

THIRD NATIONAL BANK
P.O. Box 1270 41101
606/329-2900 Tr$165 Mil
Hd: C. Ronald Christmas, SrVP&CFO
PersTr: Steven L. Simmerman, VP&TO
TrOpers: Sandra F. Tibbs, TOpO
EmplBen: Deborah S. Brown, AdmTO

Bardstown

WILSON & MUIR, BANK & TRUST CO.
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, Pres&TO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 37 42025
502/527-1383 Tr$3 Mil
Hd: Paul Thurman, AsstVP&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr u$1 Mil
Hd: Mike Marks, Pres

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Foundations & Associations
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KENTUCKY (Cont'd)

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111 Tr$43 Mil
Hd: Terry M. Hale, SrVP&SrTO
TrOpers: Wanda J. Scott, VP&TO

BOWLING GREEN BANK & TRUST
Fountain Square 42101
502/782-1000 Tr$41 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Fred L. Tanner, SrVP&SrTO
PersTr,Admin,EmplBen: Shirley Campbell
TrOpers: Judy Hoerni
TrInv: Paula Worth

CITIZENS NATIONAL BANK
P.O. Box 1020C 42101
502/781-5000 Tr$48 Mil
Hd: Robert R. Kirby, SrVP&SrTO
TrOpers: Patricia Smith, VP
TrAdm: James H. St. Charles, VP&TO

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd: Henry Moorhead, Chm&Pres
TrOpers: David Appleman, AsstVP&AsstTO
Ronnie Monahon, Csh&AsstTO

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5277 Tr/o$1.2 Mil
Hd: Robert D. Thompson, Pres&Csh

Burlington

PEOPLES DEPOSIT BANK
2252 Burlington Pike 41005
606/586-6212 Tr/u$1 Mil
Hd: Hollis Grimon, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2.8 Mil
William Lawrence, VP&TO
Pauline J. Crump, VP&TO

Calvert City

CALVERT BANK
P.O. Box 406 42029
502/395-7616
Hd: Larry M. Munson, Pres

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: William N. Young, Pres

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u$1 Mil
Hd: Malcolm L. Carraco, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Robert N. Black, ExecVP&TO

Corbin

FIRST NATIONAL BANK
P.O. Box 496 40701
606/528-2500 Tr$3.5 Mil
Hd: Mary E. Dunn, AsstTO
PersTr,CorpTr,ComTrF,Nb: Joe D. Blount, AsstTO
Randolph Stivers, TO
Lillian Harwood, AsstTO

Covington

HUNTINGTON BANK OF KENTON COUNTY, INC.
P.O. Box 712 41012
606/292-7540 Tr$73 Mil
Hd,TrInv,Nb: Richard H. Tapke, Jr., SrVP&TO
EmplBen,Nb: Robert V. Munninghoff, TO
EmplBen,Adm: Brian D. Warren, AsstTO
PersTr,Nb: Martha A. Snider, TO
PersTr,Adm: Todd A. Felthaus, AsstTO

KENTUCKY NATIONAL BANK OF KENTON COUNTY
P.O. Box 307 41012
606/292-7750 Tr$40 Mil
Hd: William J. Snider, VP&TO
TrOpers: Helen Mayes, AdmAsst
EmplBen,PersTr: Roy Brodowski, AsstTO
TrInv: Lynne S. Hammer, InvO

PEOPLES-LIBERTY BANK & TRUST CO.
P.O. Box 589 41012
606/292-6161 Tr$60 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInv: Lee Hoeffinghoff, VP&TO
PensBen: Robert Matre, TO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr/u$1 Mil
Hd,PersTr,TrOpers: Oma L. Doyle, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr$2.5 Mil
Hd: Rhonda Brown, TO&VP

Danville

CITIZENS NATIONAL BANK
P.O. Box 229 40422
606/236-5762 Tr$28 Mil
Hd: James E. Sullivan, VP&TO
PersTr: H. Glenn Sweet, AsstVP
TrOpers: Lisa Burke, AsstCsh&AsstTO

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$40 Mil
Hd: Morton M. Hoagland, VP&TO
TrOpers: Joanne Kennedy

Elizabethtown

FIRST CITIZENS BANK
P.O. Box C 42701
502/769-2301
Hd: Jeffrey Thomas, AsstTO

Elkton

ELKTON BANK & TRUST CO.
P.O. Box 98 42220
502/265-9841 Tr/u$1 Mil
Hd: Gary Traughber, Pres

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$2 Mil
Hd: Betty Land, VP&TO
Bill Covington, ExecVP&TO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: James S. Hinton, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$3 Mil
Virginia T. Belt, TO
Tony Kinder, AsstTO

Florence

BOONE STATE BANK & TRUST CO.
7911 US 42 41042
606/371-6014
Hd: Robert E. List

Fort Thomas

FORT THOMAS-BELLEVUE BANK
34 N. Ft. Thomas Ave., P.O. Box 111 41075
606/781-3700
Hd: Joyce E. Minning, TO
Jack E. Burleson, TO

★ Frankfort

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PersTr: Wm. A. Powers, SrTO
CorpTr,TrOpers: Nancy W. Whitaker, TO
TrInv: Thomas Strode, AsstVP
EmplBen: Ricky D. Harp, TO

STATE NATIONAL BANK
P.O. Box 599 40602
502/223-2161 Tr$7.623 Mil
Hd: Lois Coleman, AsstVP&TO

Franklin

FRANKLIN BANK & TRUST
P.O. Box 449 42134
502/586-7121 Tr/u$1 Mil
Hd: Leon Page, Pres
Delores Weidemann, VP
EmplBen: Ronnie Clark, SrVP

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO
TrOpers: Louise Givens

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$3.1 Mil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr/o$3 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.
P.O. Box 419 42141
502/651-8383 Tr$10 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb:
Harold T. Matthews, Pres&TO
Wendell Honeycutt, VP&TO
TrOpers: Runelle Jackson, AsstTO

NEW FARMERS NATIONAL BANK
P.O. Box 258 42141
502/651-6141 Tr$10.1 Mil
Hd: Edward B. Hatchett, Jr., VP&TO
TrOpers: Nancy M. Day, TO
CorpTr: Kathy Pedigo, TrClk

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Harlan

HARLAN NATIONAL BANK
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606/573-4700 Tr/u$1 Mil
Hd: Herbert E. Kelley, VP,Csh&TO

Hartford

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David C. Brown, VP&AsstTO

Henderson

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PersTr,FarmMgmt: Scott P. Davis, VP,TO&FM

Hopkinsville

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ComTrF,EmplBen: Clarence Walker, VP&TO
TrOpers: Marjorie Thompson

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Lawrenceburg

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502/839-6921 Tr/u$1 Mil
Hd: Paul Vaughn, Jr., SrVP

Lebanon

THE FARMERS NATIONAL BANK
136 West Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 South Main St. 42754
502/259-4001
Paul Gibson, Pres

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Lexington

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Hd,TrOpers: Rosalie R. Ward, VP&TO
Katherine Maupin, AsstVP&TO
Nancy Y. Fahs, AsstTO
Janice Tone, AsstTOpO
EmplBen: Matthew Beebe, AsstVP&TO

BANK ONE, LEXINGTON, N.A.
Bank One Sq. 40507
606/259-9533 Tr$180 Mil
Hd,CorpTr,EmplBen: Brenda Tucker, VP&SrTO
TrInv: Timothy D. Fyffe, TrInvO
PersTr: Smith Hundley, VP
TrOpers: Mary McEllistrem, Mgr
Nb: W. L. Wilson
Smith Hundley, VP

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CorpTr,TrOpers: Marcia Prinsen, VP&TO
PersTr: Norton G. Pritchett, Jr., VP&TO
TrInv: Sherry L. Carpenter, TO
EmplBen: Carolyn H. Richart, AsstTO
BusDev: David H. Ashley, TO

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Tr,PersFinSvcsDiv: Gary L. Rohrer, SrVP
TrAdm: Wm. C. Reynolds, Jr., VP&TO
Matthew S. Beebe, TO
Mrs. Eloise G. Marrs, AsstTO
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PersTr: Gerald Landis, 1stVP&TO
CorpTr,EmplBen: R. C. Cranfill, 1stVP&TO
TrInv: Jerry C. Troyer, VP&SrTrInvO
TrOpers: Ken Sickels, VP
Nb: Jack Cunningham, 1stVP&TO

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Hd: Charles A. Walter, SrVP
PersTr: Emily L. Lawrence, VP
Ted L. Merhoff, VP
Jerry M. Weaks, VP
TrTax: Jackson I. Jones, VP
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Richard S. Crawford, VP
TRUST MARKETING
James P. Johannsen, VP

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P.O. Box 36010 40232
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PersTr: Barksdale F. Roberts
CorpTr: D. W. Weihe, VP
EmplBen: John H. Yost
TrOpers: S. D. McCreary, VP
TDP: R. S. Fishback

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Robert G. Scherer, ExecVP
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John A. Brennan, SrVP
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PersTr,TrInv,EmplBen: John Burkhardt, VP&TO
PersTr: Robert L. Haxton, TO

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Neil B. Jesse, VP&IO
CorpTr: Joseph R. Gillespie, AsstTO
TrTax: Kenneth E. Dolle, TxO
TrOpers: Judy Davis, TOpO

Madisonville

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P.O. Box 340 42431
502/821-5150 Tr$6.7 Mil
Hd: Mildred O. Whitfield, VP&TO

KENTUCKY BANK & TRUST CO.
1 S. Main St. 42431
502/821-6075 Tr$13.855 Mil
Hd: Shirley W. Thomas, AsstVP&TO
TDP: Faye Whelan

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$8 Mil
Hd: William C. Ayer, Chm&TO
TrOpers: Betty Siria, VP&AsstTO

Marion

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TrOpers: Frances P. Ray, TOpO

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PersTr,TrInv: Lloyd Schiltz
TrOpers: Barbara Gay
TDP: Sarah Harris

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Hd: Otis L. Carmon

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Hd: J. K. Waller, II, VP,Csh&TO

Mt. Olivet

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Hd: Jan Caldwell
Jan Adamson, TO

Mt. Sterling

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PersTr,Nb: John M. Goodhue, AsstVP&TO
TrOpers: Deborah Spencer, Comp&Csh

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Evelyn K. Ensor, AsstTO

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606/498-3988 Tr/u$1 Mil
Hd: H. D. Reynolds, VP&TO

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EmplBen: Louise C. Martin, ExecVP&Csh
TrInv: Robert L. Chambless, Jr., Pres
TrOpers: Dewayne Bush, TrClk

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J. Robert Geisen, AsstTO

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Michael Gish, TO
TrOpers: Mindi Whitworth, TOpO
TrInv: Wells Heath, III
Ricky Darnell, AsstTO

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PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb,TDP:
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Fred Catlett, AsstTO

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Hd: Katherine Cleveland, TO

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TrInv: Paul B. Langston, TO
EmplBen: Gregory R. Martini, VP&TO
TrOpers: Dick Peterson, VP&TO
Nb: George E. Daigre, TBDO

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TrInv: Brendan B. Brosnan, TO
TrOpers: Patricia S. Albin, TOpO
Nb: Edward A. Davis, Jr., TBDO

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TrInv: Robert D. Marsh, TrInvO
TrOpers: Joanne Broughton, TOpO
Nb: Richard T. Hill

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PersTr: Charlotte K. Ray, VP&TO
CorpTr: Evelyn G. Dean, AsstVP&TO
TrInv: L. Brent Moseley, VP&TrInvO
EmplBen: John D. Temple, VP&TO
TrOpers: Mary C. Dobrowolski, VP&TO

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Crowley

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Hd: Tom Lee Harris, Jr., TO

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504/839-9821 Tr$2 Mil
Hd: Roy Richard, Pres
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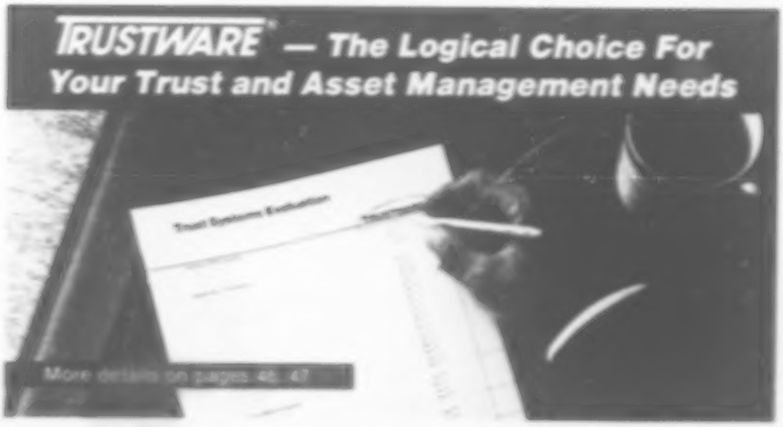
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504/734-0785 T/$19.5 Mil
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PersTr: Joyce Smith
CorpTr: Dorothy Clyne
TrOpers: Leslie Santalucia

Haynesville

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Houma

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PersTr CorpTr: James M. Leeper, VP&TO
PersTr CorpTr,Mktg,Nb: Linda E. Kern, AsstVP
TrOpers: Mary Matherne, VP
Nb: F. Dixon Lewis, IO

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P.O. Box 5036 70361
504/876-7800 T/$110 Mil
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PersTr: Patty B. Babin
CorpTr: Joan Blanchard
EmplBen: Jules Ellender
TrOpers: Linda Boudreaux
Nb: Ellen A. Folse

Jennings

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Hd: F. A. Gallaugher, Pres
PersTr CorpTr,TrInv,Nb: Edward F. Simon, TO

Jonesville

CATAHOULA BANK
P.O. Box 68 71343
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Hd: R. B. Riley, Pres

Lafayette

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318/264-6170 T/$20 Mil
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TrOpers: Vicki R. Klare
TDP: Revel Landry

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318/232-1211 T/$33.6 Mil
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TrOpers,TDP: Jerry W. Reynolds, VP&TO

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PersTrAdm: Donald L. Huber, Jr.
CorpTr: Carolyn Webb
EmplBen: Janet Burleigh
TrOpers: Yvonne Romero

Lake Charles

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CorpTr: Ronald P. Roan, AsstVP&TO
TrInv: James Rickenbacker, TrInvO
EmplBen: Samuel V. Wilkinson, AsstTO
Nb: Frederick M. Lee, VP&TO

FIRST NATIONAL BANK
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318/477-7630 T/$32 Mil
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Charles B. Vernette, AsstVP&AsstTO

GULF NATIONAL BANK
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318/436-0531 T/$24 Mil
Hd: Charles S. Ware, SrVP&TO
Bel E. Taylor, AsstTO

LAKESIDE NATIONAL BANK
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318/433-2265 T/ $45 Mil
Hd: Andrew J. Benz, SrVP&TO
TrOpers: Julie Fewell, AsstTO

Lake Providence

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P.O. Box 511 71254
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Lutcher

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504/869-8711
Hd: Robert Zeringue

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MANSFIELD BANK & TRUST
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318/872-3831
Hd: Mrs. Bobbie McCraw, VP&TO

Metairie

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GUARANTY
BANK

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CorpTr: Nicholas J. Compagno, Jr., VP
EmplBen: Valerie W. Schneider, TO
TrOpers: Harold F. Kenabar, Jr., VP
TDP: Carol R. Sunsen, AsstVP

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318/377-6366
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318/387-8330
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J. Herbert Boydun, Pres&CEO
PersTr,CorpTr,ComSvf,Nb: Yumi Capelonger, TO

THE OUACHITA NATIONAL BANK
[illegible] Drawer 1412 71210
318/362-7576 T/$75.2 Mil
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PersTr: Charles A. Hodgkins, Jr., TO
CorpTr,TrOpers: Christopher L. Creighead
EmplBen: Sarah J. Cockrell, AsstTO
TrInv,ComSvf: Lane B. Williams, TrInvO

Natchitoches

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PEOPLES BANK & TRUST CO.
P.O. Box 578 71457
318/352-6404 T/$1 Mil
Hd: J. Houston Lacaze, SrVP&TO

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318/365-6761
Hd: J. D. Broussard, ExecVP

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504/589-0418
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SvMktg: Albert Sussman

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PersTr: Henry G. McCall, V, VP&TO
TrInv: Robert A. Farnum, Jr., VP&TO
EmplBen: Beverly R. Heisser, AsstVP&TO
TrOpers: Michael J. Gundry, VP&TO
Nb: Colin J. Headlund, VP&TO

HIBERNIA NATIONAL BANK
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504/586-5521 T/$2 Bil
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TrAdm: Jim Bryan, VP&TrInvO
PersTr: Hal C. Read, VP&TO
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TrInv: Robert Bush, VP&TrInvO
EmplBen: Jon C. King, VP&TO
TrOpers: David Sadler, VP&TO
Nb: Pierre F. Lapeyre, VP&TO

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Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Wetach, AsstTO

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318 948-3056
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318 948-6582
[illegible]

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318 942-7514
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[illegible]

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[illegible]

IBERVILLE TRUST & SAVINGS BANK
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504 687-2091
[illegible]

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[illegible]
(Branch of Opelousas)
[illegible]

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[illegible]

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504 635-3341
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[illegible]

Shreveport

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[illegible]

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318 226-4714
[illegible]

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318 226-2211
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318 539-2531
[illegible]

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[illegible]

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[illegible]
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[illegible]

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P.O. Box 886 71295
318 435-7535
[illegible]

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286 Water St. 04330
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(Branch of Portland)
[illegible]

NORSTAR BANK OF MAINE
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207 622-7161
(Branch of Portland)
[illegible]

Bangor

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27 Main St. 04401
207 947-0136
(Branch of Portland)
[illegible]

KEY TRUST COMPANY OF MAINE
77 Exchange St. 04401
207 945-6600
(Branch of Portland)
[illegible]

MAINE NATIONAL BANK
P.O. Box 925 04401
207 942-4801
(Branch of Portland)
[illegible]

THE MERRILL CO.
[illegible]
207 942-6401
(Branch of Merrill, Inc.)
[illegible]

NORSTAR BANK OF MAINE NORTHERN DIVISION
2 Court St. 04401
207 947-4351
(Branch of Portland)
[illegible]

UNITED BANK
[illegible]
207 942-5263
[illegible]

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BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207 288-3314
[illegible]

FIRST NATIONAL BANK
P.O. Box 8 04609
207 288-3341
[illegible]

Biddeford

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207 282-4127
[illegible]

Caribou

AROOSTOOK TRUST CO.
P.O. Box 467 04736
207 498-3401
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Damariscotta

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NORSTAR BANK OF MAINE
[illegible]

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KEY TRUST COMPANY OF MAINE
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CASCO NORTHERN BANK
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NORSTAR BANK OF MAINE
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MARYLAND NATIONAL BANK
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  PersTr: Frederic W. Tompkins, AsstVP
  InvAdv: Stephen C. Thormahlen, VP
  TxO: Stanley J. Grande, AsstVP
  CorpTr: Albert G. Adamson, AsstVP
  TrInv: Michael P. Walker, AsstVP
  EmplBen: Frederick Johnston, AsstVP
  TrOpers: Dale W. Middleton, TOpO
  Nb: Carl O. Brudin, Jr., VP
  NbInv: Mark Dorney, AsstVP
  NbEmplBen: Edmond S. Richards, AsstVP

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  PersTr: Stephen R. Fegan, TO
  Nb: Dale E. Thompson, TO

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  Mgr: F. H. Deremer, VP

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(Branch of Oakland)
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  Admin: Bruce Irons, AsstVP&TO
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  Nelson S. Winter, TO
  TrOpers: Roxanne J. Schroll, AsstTO

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  Elizabeth G. Rudinger, VP&SrTO
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  Hd: Charles F. Trunk, III, VP&TO

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301/733-6000
(Branch of Baltimore)
  Mgr: Betty J. Keedy, TO

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  PersTr,EmplBen,Nb: L. Alson Bohn, VP&TO
  Barbara G. Smith, Adm

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  TrOpers: Dorothy B. Cathell, AsstVP&TO

GARRETT NATIONAL BANK
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  Susan B. Parsons, AsstTO

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STATE NATIONAL BANK OF MARYLAND
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  TrInv: Thelma Voelker, VP
  Nb: Lucy B. Henson, VP

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(Affiliate of Mercantile-Safe Deposit & Trust Co., Baltimore)
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  Hd: E. L. Hose, VP&TO

MASSACHUSETTS

Amherst

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Warren A. Lewis, SrTO

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John J. Bradbury, III, Pres

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PersTr: Charles Oliver, AsstTO
EmplBen: Dorothy Newcomb, AsstTO

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(Branch of Fall River)
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Mary H. Wilkes, TO
S. Bradford Tingley, VP-Inv

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PersTr: Richard C. Fuller, AsstVP&TO
CorpTr&Tx: Jean R. Ronn, AsstTO
TrInv: Charles F. Coupe, VP&IO
Nb: Francis C. Hacket, AsstVP

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617/922-2100 Tr$41 Mil
Hd: James E. Rich, Jr., TO

★ Boston

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TrOpers: Ronald E. Logue, SrVP
TrSecur: Daniel L. Murphy, VP
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SecurSvcs: James S. Fisher, SrVP
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CorpTr: E. Decker Adams, VP
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EmplBen: Robert Mainer, SrVP
Nb: Anton L. Janik, SrVP

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InslEstPlng: Frederick W. Brumder, VP
FidAdmin: R. Lanse Offen, III, VP

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617/482-0030 Tr$50 Mil
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EmplBen: Charlene S. Senters, TO
Nb: Thomas J. Furlong, Jr., VP&TO
TDP: Michael A. DiPasquale, VP,CmptrSvcs
TrOpers: Terrance J. Dugan, VP,TrOpers

THE MASSACHUSETTS CO., INC.
99 High St. 02110
617/338-3200 Tr$140 Mil
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TrInv: Philip M. Byrne

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617/292-2650 Tr$1.781 Bil
(Branch in Brockton)
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DptyHd: Frederick W. White, VP
MktgMgr: Peter A. Wilson, VP
PersTr,ComTrF: Nicholas S. F. Carter, VP
CorpTr: Max Goldsmith, VP
TrInv: Thomas B. Brown, SrVP
EmplBen: William V. Zaleski, VP
TrOpers: Chester P. Wilkinson, VP
Nb: James D. Henderson, VP

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225 Franklin St. 02101
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PersTr: S. Walker Merrill, Jr., SrVP
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TrInv: Brenton H. Dickson, SrVP
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TrOpers,TDP: David J. Sexton, SrVP
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Stephen Moody, VP
Linda Berkel, AsstVP
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TrOpers: Jean O'Rourke, VP

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TrInv: Herbert A. Kardon
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TrOpers: Beverly Barr, AsstVP
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TrOpers: Charles B. Spiegel, TO
Nb: Nancy Wardell, AsstTO

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E. Gail Ramos, TO
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TrOpers: Jean Snow, TOpO
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Holyoke

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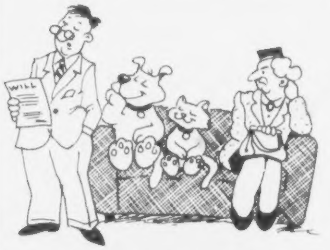

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TrInv: Joseph Gardino, AsstVP&TrInvO

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OLD KENT BANK-SOUTHWEST
1844 Colfax 49022
616/925-3259
(Branch of Niles)
Hd: Craig M. Mann, SrVP&TO

Big Rapids

FIRST NATIONAL BANK & TRUST
125 North Michigan Ave. 49307
616/796-9944 Tr$6.0 Mil
Hd: Karl W. Linebaugh

Birmingham

COMERICA BANK-DETROIT
188 N. Woodward Avenue 48011
313/644-4766
Hd: Daniel H. Calkins, VP
PersTr: Boris A. Vasileff, VP
David E. Bryant, AsstVP
Michael L. Donahue, AsstVP
Barbara L. Turchan, AsstVP
Susan C. Hoernschemeyer, TO
TrInv: James M. Sherman, VP
Janice Schneck, TrInvO
Ervin J. Siluda, TrInvO
Nb: G. E. Pyle, VP
A. James Menlove, AsstVP
Charles R. Stenback, TrConslt

MANUFACTURERS NATIONAL BANK OF DETROIT
1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit)
Gary Sanders, VP&TO

Bloomfield Hills

NATIONAL BANK OF DETROIT
1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Frederick H. Gravelle, VP
Nb,PersTr: Edward M. Forton, 2ndVP

Breckenridge

FARMERS STATE BANK OF BRECKENRIDGE
P.O. Box 186 48615
517/842-3191
Hd: Leo D. Goodyear

Britton

UNITED SAVINGS BANK OF TECUMSEH
102 West Chicago Blvd. 49229
517/423-8373
(Branch of Tecumseh)
James L. Anderson, VP&TO
Lois A. Logan, TO

Cadillac

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 639 49601
616/775-8563
(Branch of Traverse City)
Robert A. Kincade, VP&TO

Calumet

FIRST OF AMERICA BANK-COPPER COUNTRY
200 Fifth Street 49913
906/337-0200
(Services Provided by First of America Bank-Marquette, N.A.)

Caro

PEOPLES STATE BANK OF CARO
(Subsidiary of NBD Bancorp)
171 N. State St. 48723
517/673-2188
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Cass City

THUMB NATIONAL BANK & TRUST CO.
6132 E. Cass City Rd. 48726
(Branch of Pigeon)
Hd: John B. Schaefer, VP&TO
TrOpers: Sandra Heck, AsstVP&TO

Cheboygan

COMERICA BANK-DETROIT
(Operating in Office of Citizens National Bank)
303 North Main St., Box 10 49721
313/644-4767
Hd: Lyle McKinley, Pres
PersTr,EmplBen,Nb: Charles R. Stenback, TrCoun

FIRST OF AMERICA BANK-STRAITS AREA
316 N. Main St. 49721
616/627-4371
(Services Provided by First of America Bank-Marquette,N.A.)

Clare

COMERICA BANK-CENTRAL
10494 So. Clare Ave. 48617
(Branch of Comerica Bank-Midland)

Coldwater

BRANCH COUNTY BANK
100 W. Chicago St. 49036
517/278-7311 Tr$28.5 Mil
Hd: Wayne L. Haupt, SrVP&SrTO
PersTr: Timothy O. Dally, VP&TO
TrOpers: Becky Rogers

SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-7511 Tr$40 Mil
(Branches in Kinderhook, Tekonsha & Union City)
Hd: James R. Cole, SrVP&TO
TrOpers,Nb: John H. Castle, TO

Coldwater-Quincy

FIRST OF AMERICA BANK-SOUTH CENTRAL, N.A.
515 E. Chicago 49036
(Services Provided by First of America Bank-Central N.A., Lansing)

Dearborn

DEARBORN BANK & TRUST CO.
23400 Michigan Ave. 48124
313/274-1000 Tr$22 Mil
Hd: Lionel Hampton, VP&TO
Margaret A. Tuckey, TO

MANUFACTURERS NATIONAL BANK OF DETROIT
16150 Michigan Ave. 48126
313/584-2810
(Branch of Detroit)
SrAdm: Norman S. Miller, VP&TO

NATIONAL BANK OF DETROIT
(Operating in Office of NBD)
18800 Hubbard Dr. 48128
313/271-7710
Hd: John A. Hartmus, Jr., VP
Nb: Kevin Granger, NbRep

Deerfield

FIRST OF AMERICA BANK-DEERFIELD
164 Raisin St. 49238
517/447-3108
(Services Provided by First of America Bank-Ann Arbor)

Detroit

COMERICA BANK-DETROIT
211 W. Fort St. 48275-1021
313/222-3300 Tr$8 Bil
(Offices in Adrian, Ann Arbor, Battle Creek, Birmingham, Cheboygan, Fenton, Gaylord, Grand Rapids, Grosse Pointe, Hackley, Jackson, Kalamazoo, Lansing, Livonia, Midland, Southfield, Sterling Heights, Troy, Warren, Ypsilanti & Subsidiary in Boca Raton, FL)
Hd: Cleveland Thurber, Jr., ExecVP&ChTO
TrInv: Manown Kisor, Jr., ExecVP
PersTr: Robert S. Colladay, SrVP
TrInternalSvcs: Andrew M. Savel, 1stVP
EmplBen: Terrence E. Keating, 1stVP
CorpTr: Gerald L. Decker, VP
MiTrSvcs: John B. Whitledge, 1stVP
Nb,Pers: A. J. Tobin, VP

FIRST OF AMERICA BANK, N.A.-DETROIT
Penobscot Bldg. 48226
313/965-1900 Tr$320 Mil
Hd: R. William Shauman, SrVP&TO
TrInv: James Hill, TO
CorpTr: David M. Graul, VP&TO
EmplBen: Charles T. Lemke, VP&TO
TrOpers: Gerald A. Bricker, VP&TO
Nb,PersTr: William Burr, TO
Richard Saranen, BDO
PvtBnkg: Terri McIntosh, TO

MANUFACTURERS NATIONAL BANK OF DETROIT
100 Renaissance Center 48243
313/222-4000 Tr$7.6 Bil
(Branches in Bay City; Birmingham, Oakland Trust; Dearborn, Dearborn Trust; Grosse Pointe, Grosse Pointe Trust & North Palm Beach, FL)
(Trust Service Offices: First State Bank of Charlevoix; Harbor Springs State Bank; Manufacturers Bank of Livonia; Manufacturers Bank of Lansing; Peoples Bank of Port Huron; Manufacturers Bank of the Shores; Manufacturers Bank of Saline; Manufacturers Bank of Novi; Manufacturers Bank of Southfield; Grayling State Bank; Northwestern State Bank, East Jordon; Manufacturers Bank of Coopersville; Commercial State Savings Bank, Greenville; United Community Bank, Wayland)
Hd: Frank Couzens, Jr., ExecVP
PersTr: Richard W. Heiss, SrVP&SrTO
CorpTr,EmplBen: Robert R. Schoonbeck, SrVP&SrTO
CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Clinton P. Schoop, 1stVP
TrOpers: Paul C. Stoll, VP&SrTO
TrFin&Contr: Paul L. Saylor, VP&SrTO

MICHIGAN NATIONAL BANK OF DETROIT
1505 Woodward Ave. 48226
313/222-1970
(Branch of Troy)
Andrea L. Wulf, GpVP

NATIONAL BANK OF DETROIT
611 Woodward 48226
313/225-2912 Tr$43.8 Bil
(Offices in Benton Harbor, Bloomfield Hills, Dearborn, Grosse Pointe, Plymouth, Traverse City & Troy. Holding Company Offices in Ann Arbor, Flint, Grand Rapids & North Palm Beach, FL)
Hd: Jonathan T. Walton, ExecVP
Adm: Richard L. Kozlowski, 1stVP
PersTr: J. Peter Smith, VP
CorpTr: G. Richard Rettof, VP
TrInv: James M. Lane, SrVP
EmplBen: William A. Baldwin, VP
TrOpers: Ronald A. Colasanti, VP
Nb: Richard L. Foersterling, 1stVP

Dundee

NBD MONROE COUNTY BANK
(Operating in the Office of Monroe County Bank)
48131

East Lansing

EAST LANSING STATE BANK
100 W. Grand River Ave. 48823
517/337-4140 Tr$62 Mil
Hd: Nancy A. Elwood, VP&TO
PersTr,Est: Debra L. Nicolay, TO
EmplBen: William R. McClelland, AsstVP

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5010 Tr$49 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: J. C. Bissell, VP&TO
TrInv,ComTrF,TrOpers: J. L. Moffat, AsstVP&TO

Fairmont

THE MARTIN COUNTY NATIONAL BANK OF FAIRMONT
P.O. Box 848 56031
507/235-5538

Fenton

COMERICA BANK-DETROIT
(Operating in Office of State Savings Bank of Fenton)
101 N. Leroy
P.O. Box 231 48430
313/629-2263
Hd: John M. Farr, Pres
Nb: David C. Muzzall, VP

Flint

CITIZENS COMMERCIAL & SAVINGS BANK
One Citizens Banking Center 48502
313/766-7719 Tr$501.5 Mil
(Branch in Owosso)
Hd: Dana A. Czmer, SrVP&SrTO
CorpTr: Joy A. Cramer, AsstTO
TrInv: Randall E. Thornton, VP&TO
ComTrF: Thomas R. McCaughna, VP&TO
EmplBen: Gary L. Skutt, AsstVP&TO
TrOpers: Richard B. Evans, VP&TO
Nb: Richard Schneider, VP&TO
TDP: Gary Sielski, VP

GENESEE MERCHANTS BANK & TRUST CO.
(Affiliate of National Bank of Detroit)
1 E. First St. 48502
313/766-8371 Tr$442 Mil
(Trust Service Offices in Peoples State Bank of Caro and Community State Bank of Fowlerville and NBD Saginaw)
Hd: Erik A. Warren, VP&SrTO
TrInv: Carl A. Pohly, VP&SrTrInvO
EmplBen: F. Kay Dandaneau, VP&TO
TrOpers,CorpTr: Randall L. Swift, AsstVP&TOpO
Nb: John P. Camilli, VP

MICHIGAN NATIONAL BANK
503 S. Saginaw St. 48502
313/762-5563
(Branch of Grand Rapids)
Hd: J. Joseph England, AsstVP

Fowlerville

COMMUNITY STATE BANK OF FOWLERVILLE
(Subsidiary of NBD Bancorp)
P.O. Box 375 48836
517/223-3713
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Frankenmuth

NEWCENTURY BANK
210 S. Main St. 48734
517/652-9944 Tr$54.6 Mil
Hd: John E. Kelly, VP&TO
PersTr: Richard Cunningham, TO
Nb: Thomas A. Jaffke, VP

Fremont

OLD KENT BANK OF FREMONT
P.O. Box 100 49412
616/924-3400
(Branch of Grand Rapids)
Hd: Kenneth Frens, Pres

OLD STATE BANK
P.O. Box 70 49412
616/924-2200 Tr$22.9 Mil
Hd: Sharla A. Schipper, VP&TO

Gaylord

COMERICA BANK-DETROIT
(Operating in Office of First National Bank of Gaylord)
P.O. Box 310 49735
517/644-4767
Hd: Conrad A. Schaffer, Pres
PersTr,EmplBen,Nb: Charles R. Stenback, TrConslt

MICHIGAN (Cont'd)

Grand Haven

OLD KENT BANK OF GRAND HAVEN
233 Washington St. 49417
616/842-3100 Tr$75 Mil
Hd,Nb: Harold C. Schmidt, VP&SrTO
PersTr,EmplBen: Eugene O. Harbeck, Jr., VP&TO
PersTr,Nb: Brian T. Lee
TrOpers: Katrina Van Houten

PEOPLES BANK & TRUST CO.
300 Washington St. 49417
616/842-4800
Hd: Philip S. King, VP&TO
PersTr: Carol DeBlaey, TO
EmplBen: Steven Groemirk, AsstTO

Grand Rapids

COMERICA BANK-GRAND RAPIDS
180 Monroe Northwest 49503
616/456-9622 Tr$21 Mil
PersTr,EmplBen,Nb: Robert H. VanDongen, VP
EmplBen,Adm: Susan L. Rose, AdvO

FIRST OF AMERICA BANK-GRAND RAPIDS,N.A.
99 Monroe Avenue N.W. 49503
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
77 Monroe Center 49503
616/451-7670 Tr$1.4 Bil
(Branches in Battle Creek, Flint, Lansing, Port Huron & Saginaw)
PersTr: C. Christopher Worfel, GpVP
EmplBen: James W. Koch, GpVP
CorpTr: Daryl L. Lucas, VP

OLD KENT BANK & TRUST CO.
One Vandenberg Center 49503
616/774-5209 Tr$2.3 Bil
(Branches in Freemont, Owosso, Petoskey & Trenton)
Hd: James B. Wynsma, ExecVP
PersTr: Brian Downs, SrVP
CorpTr: Jack Schneider, CTO
TrInv,ComTrF: James M. LaFleur, SrVP
EmplBen: Phil Allen, VP
TrOpers: Steven J. Wessell, VP
Nb: Michael Taylor, VP

UNION BANK & TRUST CO.,NatAssn
200 Ottawa Ave. N.W. 49502
616/451-7189 Tr$446 Mil
Hd,Nb: James E. McKay, SrVP&SrTO
PersTr: James J. Obermiller, VP&TO
CorpTr,EmplBen: Peter G. Hoek, VP&TO
TrInv: William N. Stellin, VP&TO
ComTrF: Douglas M. Klein, AsstVP&TO
TrOpers: Sandra Frechette, Mgr
Nb: Susan Skora, VP&TO

Greenville

COMMERCIAL BANK
P.O. Box 427 48838
616/754-7111 Tr/u$1 Mil
Hd: Ted Kortes, Pres&TO

Grosse Pointe

COMERICA BANK-GROSSE POINTE,N.A.
415 Fisher Rd. 48230
313/222-3300
(Subsidiary of Detroit)
Hd: Bruce E. Fralick, VP
PersTr: Carl M. Eckert, AsstVP
Ross C. Richardson, AsstVP
TrInv: Peter W. Kennedy, AsstVP
Nb: Roger H. Fitch, VP
Allan P. Cary, AsstVP

NATIONAL BANK OF DETROIT
685 St. Clair 48236
313/884-3760
(Branch of Detroit)
Hd: John E. Caulkins, VP
Nb: Arthur B. Hudson, 2ndVP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
SrAdm: Annalea W. Van Slyck, VP&TO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$50 Mil
Hd: J. Bernard Fiedler, CFO,VP&TO
Est&TrOpers: Barbara Manderfield, AsstTO

Hartford

FIRST OF AMERICA BANK-VAN BUREN, N.A.
P.O. Box 335 49057
616/621-2405
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$13.5 Mil
Hd: David K. Ellis, VP&TO

Hillsdale

THE HILLSDALE COUNTY NATIONAL BANK
30 S. Howell St. 49242
517/437-3371 Tr$24 Mil
Hd,PersTr,TrInv,Est,Nb: William J. Jugovic, VP&SrTO
EmplBen,Gdnshp: Douglas L. Scharp, TrAdm
TrOpers: Jane C. Thompson, TOpO

Holland

FIRST OF AMERICA BANK-HOLLAND,N.A.
One W. 8th St. 49423
616/392-3125
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Iron Mountain

COMMERCIAL NATIONAL BANK AND TRUST CO.
P.O. Box 550 49801
906/744-4141
Hd,PersTr,CorpTr,Nb: Louis G. Smith, TO
TrOpers: Shirley A. Larson, AsstTO

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.
200 S. Suffolk St. 49938
906/932-1550
(Services Provided by First of America Bank-Marquette, N.A.)

Ishpeming

MINERS FIRST NATIONAL BANK & TRUST CO.
101 N. Main St. 49849
906/486-4407 Tr$6.226 Mil
Hd: Carol A. Brown, TO

THE PENINSULA BANK
P.O. Box 470 49849
906/485-6333 Tr$2 Mil
Hd: James E. Lawson, VP&TO

Ithaca

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$7 Mil
Hd: Robert L. Brown, SrTO
Shelia R. Rummer, TO

Jackson

CITY BANK & TRUST CO.,NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$210 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: David TerMeer
TrInv,ComTrF: Howard Snell
TrOpers: Janet Clevenger

COMERICA BANK-JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$228 Mil
Hd: William H. Whitehouse, SrVP
PersTr,Opers: T. A. Cusick, VP
N. L. Sunday, AsstVP
CorpTr,ComTrF,EmplBen: K. A. Walz, AsstVP
TrInv: Thomas McCarrell, TrInvO

Kalamazoo

AMERICAN NATIONAL BANK & TRUST CO.
151 E. Michigan Ave. 49007
616/965-3959 Tr$855 Mil
Hd: Floyd L. Parks, ExecVP
PersTr: Ronald L. Kilgore, VP&SrTO
Prob: Walter Reed, VP&TrCoun
CorpTr,TrOpers: Robert W. Cunningham, TOpO
TrInv,ComTrF: David C. Blough, VP&SrTO
EmplBen: Joseph Spoerl, VP&TO
Nb: W. Quinn Kelly, VP&TO

COMERICA BANK-KALAMAZOO
151 S. Rose St. 49007
616/383-6573 Tr$141 Mil
Hd,TrInv: John C. Wattles, SrVP
Nb: Frederick K. Doyle, AsstVP
ProbAdmin: Wayne G. Ramsey, VP
EmplBen: Gary J. O'Hara, AsstVP
TrOpers: Stephen W. Popplewell, AsstVP
Stephanie A. Dickerson, TOpMgr
PersTr: Garry P. Kempker, PTO

FIRST OF AMERICA BANK-MICHIGAN,N.A.
108 E. Michigan Ave. 49006
616/383-9154 Tr$2.7 Bil
(Trust Divisions in Ann Arbor, Detroit, Lansing, Kalamazoo, Marquette, Muskegon and Royal Oak)
DivHd: John B. Rapp, SrVP
Hd: Fritz Kirkpatrick, SrVP
PersTr: Jon Simpson, VP
TrInv,ComTrF: J. Russell Leonard, CFA&VP
EmplBen: Noel Ocen, VP
TrOpers: Terry L. Zirkle, VP
Nb: David D. Oakland, VP
Prob: Douglas DeLeeuw, VP
RE: William Templeton, VP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 230 49646
616/258-8683
(Branch of Traverse City)
Robert A. Kincade, VP&TO

★ Lansing

BANK OF LANSING
P.O. Box 40170 48901
517/372-9230
Hd,TrInv,Nb: David J. Zimmer, VP&TO
PersTr: Glenda S. Hanslovsky, AsstVP&TO
TrOpers: Patricia A. Lebsack, TO

COMERICA BANK-LANSING
200 North Capital Ave. 48933
517/487-9166
(Branch of Detroit)
PersTr,EmplBen,Nb: William H. Whitehouse, SrVP

FIRST OF AMERICA BANK-CENTRAL
101 S. Washington Square 48933
517/374-5291 Tr$250 Mil
Hd: Douglas C. Mills, SrVP&Mgr
Joseph A. Caruso, SrVP&SrTO
PersTr: Dorothy Sullivan, VP
EmplBen: Jacob E. Cook, VP
Nb: Pamela K. Cummings, VP
Prob: David R. Dean, VP

MANUFACTURERS BANK OF LANSING
101 N. Washington Square 48933
517/372-9230
(Branch of Detroit)
Hd: David J. Zimmer, VP&TO
SrAdm: Robert A. Saidak, VP&TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48904
517/377-3446
(Branch of Grand Rapids)
PersTrHd: Daniel Cogan, VP
EmplBen: Gary Uliem, AsstVP

Lapeer

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$20 Mil
Hd: Kenneth Ewing, VP&TO
Susan Lafountain, TrAdm

NEW CENTURY BANK-LAPEER, N.A.
220 W. Nepessing St. 48446
313/664-2946 Tr$10 Mil
Richard D. Cunningham, TO
Kathy Steffanuski, AdmAsst

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Livonia

COMERICA BANK-LIVONIA
33400 W. Six Mile Road 48152
313/525-5550
(Subsidiary of Detroit)
Hd: Daniel J. Kennedy
David C. Muzzall, VP

Ludington

LUDINGTON BANK & TRUST CO.
One Financial Plaza 49431
616/845-5144 Tr$21.1 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Paul J. Ryan, TO
TrOpers,TDP: Jean Taylor, AsstTO

Manistee

MANISTEE BANK & TRUST CO.
375 River St. 49660
616/723-6565 Tr$28 Mil
Hd: Nathan B. Williams, SrVP&SrTO
Est,PersTrAdm: S. Pelarski, TO
TrOpers: K. Parkes, AsstTO

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
325 First St. 49660
616/723-6000
(Branch of Traverse City)
Robert A. Kincade, VP&TO

Marcellus

G. W. JONES EXCHANGE BANK
P.O. Box 246 49067
616/646-2151
Hd: Cordell R. Jones, Chm&TO

Marquette

FIRST OF AMERICA BANK-MARQUETTE,N.A.
Front at Washington Sts. 49855
906/228-9500 Tr$51 Mil
(Trust Service Offices in Calumet, Cheboygan, Ironwood, Menominee, Munising, Sault Ste Marie & Stambaugh)
Hd: Danny M. Dawidowski, VP&SrTO
TrOpers: Sadie M. Hakkinen, AsstVP&TO
Nb: David M. Kanigan, TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-7900 Tr$150 Mil
Hd: Harold N. Herlich, Jr., SrVP&SrTO

Menominee

FIRST OF AMERICA BANK-MENOMINEE
949 First St. 49858
906/863-2603
(Services Provided by First of America Bank Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$50 Mil
Hd: Stephen J. Albers

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/631-9200 Tr$220 Mil
Hd,PersTr,Nb: Bruce M. Groom, SrVP&SrTO
CorpTr,ComTrF,TrOpers: John Ujevich, VP&TO
TrInv: Glenn W. Pietenpol, VP&TO
EmplBen: Gregg E. Johnson, TO

COMERICA BANK-MIDLAND
201 MacDonald St. 48640
517/631-9000 Tr$160 Mil
(Trust Service Offices in Clare, Shepherd & West Branch)
Hd,Nb: James R. Heenan, SrVP&SrTO
TrInv,TrOpers: Dan N. Brown, VP&TO
PersTr: Beverly A. O'Keefe, PersTO
EmplBen: Richard G. Brenner, EmplBenAdm
Nb: Guy D. Marriam, BDO

Monroe

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$100 Mil
Hd: John F. Weaver, ExecVP&SrTO
William M. Aldrich, TO
Ronald V. Green, TO
Thomas J. Bruck, TO

SECURITY
BANK
OF MONROE

SECURITY BANK OF MONROE
(A Subsidiary of Security Bancorp, Inc.)
28 E. Front St. 48161
313/241-6262 Tr$36 Mil
Hd: V. N. Pagani, VP&TO
TrOpers: Mike McCormick, TO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48858
517/772-9471 Tr$20.0 Mil
Hd: Paul C. Siers, VP&TO
Cynthia A. Brownson, AsstTO

Munising

FIRST OF AMERICA BANK-ALGER, N.A.
101 W. Munising Ave. 49862
906/387-2610
(Services Provided by First of America Bank Marquette, N.A.)

Muskegon

COMERICA BANK-HACKLEY, N.A.
801 West Norton 49441
616/739-0359 Tr$180 Mil
Hd: Thomas E. Munroe, SrVP
PersTr: Loa E. Vandervelde, TrAdm
PersProb: Norma York Bremer, AsstVP
TrInv: John D. McDougle, VP
TrOpers: Harold D. Sterenberg, OpMgr
EmplBen: Gregory Zerlaut, AsstVP
Nb: Raymond G. Hanslits, VP

FMB-LUMBERMAN'S BANK
One Lumberman's Square 49443
616/725-4000 Tr$110 Mil
Hd,Nb,EmplBen,TrOpers: James G. McCall, VP&TO
Prob&PersTr: Marilyn Ballantyne, TO
Inv,ComTrF: Les Horwitz, TrInvO
Nb,EmplBen: Chas. Y. Freeman, III

FIRST OF AMERICA BANK-MUSKEGON
335 Muskegon Mall 49443
616/722-7683
Hd: Timothy M. Crawford, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO
TrOpers: Robert H. Crouch, TOpO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$7.5 Mil
Donald A. Maki, VP&TO

Niles

OLD KENT BANK-SOUTHWEST
210 E. Main St. 49120
616/683-4000 Tr$185 Mil
(Branch in Benton Harbor)
CorpTr: Kevin M. Powers, TO
PersTr: Craig M. Mann, VP&TO
TrInv: Patrick K. Gibson, VP&IO
EmplBen: James C. Zaher, TO
TrOpers: David M. Sands, AsstVP

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/947-2111
(Branch of Traverse City)
Hd: James M. Merenda, VP&SrTO

Owosso

OLD KENT BANK AND TRUST CO.
123 Washington 48867
517/723-8811 Tr$40 Mil
(Branch of Grand Rapids)
Hd: Thomas J. Mitchell, VP&TO
PersTr: Brenda Haybarker, TO
TrOpers: Joan Martin

Petoskey

FIRST NATIONAL BANK & TRUST CO.
Mitchell & Howard Sts. 49770
616/347-7711
Hd,PersTr,CorpTr,Nb: John Nicholson, VP&TO
PersTr,CorpTr,TrOpers,EmplBen: Lou Ann Mulvaney, TO

MICHIGAN (Cont'd)

Petoskey (Cont'd)

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
300 Howard 49770
616/347-4761
(Branch of Traverse City)
Robert A. Kincade, VP&TO

OLD KENT BANK & TRUST CO.
P.O. Box 304 49770
616/347-5050 Tr$47 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids)
Hd: Phillip H. Millard, AsstVP

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$10 Mil
(Branch in Cass City)
Hd: John B. Schaefer, VP&TO
TrOpers: Sandra Heck, AsstVP&TO

Plymouth

NATIONAL BANK OF DETROIT
306 S. Main St. 48170
313/455-9741
(Branch of Detroit)
Nb: B. Schimpp, 2ndVP

Pontiac

FIRST FEDERAL SAVINGS BANK AND TRUST
761 W. Huron St. 48053
313/333-7071 Tr$100 Mil
Hd: Leo D. Ottoni, SrVP
PersTr: David Durak, TO
Carol L. Czekas, TO
Karen Russell, TO
CorpTr: Carlton W. Bardel, VP
TrOpers: Diane M. Kazmierski, AsstTO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1826
(Branch of Grand Rapids)
Hd: Douglas N. Nelson, VP

Quincy

FIRST OF AMERICA BANK
P.O. Box 8 49082
517/639-3745
Hd: Richard Huttenlocker, AsstVP

Royal Oak

FIRST OF AMERICA-WAYNE OAKLAND
3101 N. Woodward 48072
313/288-6040 Tr$55 Mil
Hd: David E. Swanchara, SrVP
PersTr,EmplBen: Ann W. Alford, VP&TO
PIA(CshMgt): Patricia Potter, PersBkO
TrOpers: Penny Morgan
Nb: Nellie B. Morgan, AsstVP&TO
Est: David G. Kovac, AsstVP&TO

Saginaw

MICHIGAN NATIONAL BANK
2690 Tittabawassee 48603
517/791-5200
(Branch of Grand Rapids)
Hd: Sherry A. Desrosiers, AsstVP

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$325 Mil
Hd: T. R. Niederstadt, SrVP&SrTO
Nb: Robert Whiting, TO
TrInv: David Kessel, AsstVP
TrOpers: Jere Bendes, Mgr
LegalDiv: William Berton, TO
Tax: Elmer Hecht, TO
PersTr: Donald List, TO
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2244 Tr$150 Mil
Hd,Nb: Charles W. Staiger, VP
TrInv: Chris W. Walker
PersTr,TrOpers,Nb: Margaret Pavey, 2ndVP&TO
PersTr: Mary Richert, TrTxO
Kathee Harrison
Evelyn Gillies
EmplBen: Nina Good

St. Johns

CLINTON BANK & TRUST CO.
200 N. Clinton Ave. 48879
517/224-6811 Tr$45.1 Mil
Hd: Rollin A. Huard, Jr., VP&TO
Charles J. Halfmann, TO

Saline

CITIZENS TRUST
114 E. Michigan Ave. 48176
313/429-5461
(Branch of Ann Arbor)
Catherine Collins, VP

Sault Ste. Marie

FIRST OF AMERICA BANK-SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751 Tr$1.9 Mil
Hd: Clare W. Reeds, TO

Shepherd

COMERICA BANK-CENTRAL
258 W. Wright 48883
(Branch of Comerica Bank-Midland)

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$50 Mil
Hd: William L. Rockhold, VP&TO
John M. Thomas, VP&TO
Gilbert C. Jillson, VP&TO
TrInv: J. Scott Sperry, AsstVP&IO
TrOpers: Mary Brinks

South Lyon

STATE SAVINGS BANK
200 West Lake St. 48178
313/437-8151
(Services Provided by First of America Bank-Ann Arbor)

Southfield

COMERICA BANK-SOUTHFIELD
27777 Franklin Road 48034
313/355-1424
(Subsidiary of Detroit)
Hd: Gilbert Rodger, Pres
Nb: Irving Herman, VP

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$212 Mil
Hd,Nb: William C. Hamming, SrVP&TO
PersTr: David W. LeBar, VP&TO
CorpTr,EmplBen: Claude Wininger, TO
TrInv: Ronald Mitchell, VP&TrInvO
TrOpers: Colleen McDonald, TO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY
402 Washington St. 49964
906/264-5191
(Services Provided by First of America Bank-Marquette, N.A.)

Sterling Heights

COMERICA BANK-METRO EAST, N.A.
36910 Van Dyke Ave. 48077
313/264-7530
(Subsidiary of Detroit)
Hd: William H. Heck, Pres
Nb: Charles R. Stenback, TrConslt

Sturgis

THE CITIZENS STATE BANK
100 E. Chicago Rd. 49091
616/651-4711 Tr$30 Mil
Hd: E. C. Leer, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box C 49091
616/651-8551 Tr$27 Mil
Hd: David E. Watters, VP&TO
PersTr: Gary Archer, AsstTO
TrOpers: Debora Capman, TOpO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$47.5 Mil
(Branches in Adrian and Britton)
Hd: James L. Anderson, VP&TO
Lois A. Logan, TO

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$8.5 Mil
Hd: John McKillen, VP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front 49684
616/947-2111 Tr$62 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO
TrOpers: Patricia Borowiak, Supv
Inv,Admin: Bruce C. Willett, IO
EmplBen: Arlene Oren, VP

NATIONAL BANK OF DETROIT
250 E. Front St.
P.O. Box 1290 49685
616/922-2400
(Branch of Detroit)
Nb: David Williams, 2ndVP

NORTHWESTERN SAVINGS & LOAN ASSOCIATION
P.O. Box 809 49685-0809
616/947-5490 Tr$15 Mil
(Branches in Cadillac, Kalkaska, Manistee & Petoskey)
Hd: Robert A. Kincade, VP&TO

OLD KENT BANK-GRAND TRAVERSE
102 W. Front St. 49684
616/922-4000 Tr$180 Mil
Hd: Dennis W. Piskor, SrVP&TrInvO

Trenton

OLD KENT BANK & TRUST CO.
2674 West Jefferson Ave. 48183
313/671-2624 Tr$56 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids)
Hd,TrInv,Nb: Lester R. Pinks, VP&TO
CorpTr,EmplBen: Thomas D. Gould, TO
PersTr,ComTrF: Margaret A. Lance, TO

TRENTON BANK AND TRUST COMPANY
2675 West Jefferson Ave. 48183
313/676-0300 Tr$18 Mil
Hd: Richard Kohl, VP&TO
C. L. Marcoux, Pres,CEO&TO

Troy

COMERICA BANK-TROY
4999 Crooks Road 48098
313/641-7111
(Subsidiary of Detroit)
Hd: James Gwisdala, Pres
Charles R. Stenback, TrConslt

MICHIGAN NATIONAL BANK OF DETROIT
1000 West Maple 48099
313/362-2210 Tr$412 Mil
(Branch in Detroit)
Hd: M. Richard Olson, SrVP
PersTr,FinSvcs: Peter W. Ronan, GpVP
ComTrF: Susan J. Malzahn, AsstVP
EmplBen: George D. Sutton, GpVP
TrOpers,CorpTr: Andrea L. Wulf, GpVP

NATIONAL BANK OF DETROIT
900 Tower Dr., Ste. 100 48098
313/225-1000
(Branch of Detroit)
Hd: W. Jarvis, VP
Nb: John C. Andrews, NbRep

Warren

COMERICA BANK-WARREN, N.A.
30500 Van Dyke 48093
313/751-4000
(Subsidiary of Detroit)
Hd: Gary W. Laidlaw, Pres
Nb: John D. Slocum, AsstVP

Wayne

WAYNE BANK
35215 Park at Biddle, P.O. Box 804 48184
313/721-4151
(Services Provided by First of America Bank-Ann Arbor)

West Branch

COMERICA BANK-WEST BRANCH,N.A.
502 W. Houghton Ave. 48661
(Branch of Comerica Bank-Midland)

Ypsilanti

COMERICA BANK-DETROIT
(Operating in Office of Ypsilanti Savings Bank, Ypsilanti)
301 West Michigan 48197
313/483-3542
Hd: James B. Pate, Pres
Nb: David C. Muzzall, VP

Zeeland

FIRST MICHIGAN BANK & TRUST CO.
P.O. Box 300 49464
616/396-9000 Tr$289 Mil
Hd: Henry B. Visscher, VP&TO
PersTr,CorpTr: Joe Dalman, AsstVP
Karen Overbeek, TO
John Jouppi, AsstVP&TO
TrInv,ComTrF: James Dodge, TO
Nb: Monte Fineout, VP
EmplBen: Brian Hoogland, TO
TrOpers: Mike Thompson, TO

MINNESOTA

Austin

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr o$6 Mil
Hd,TrInv: Warren F. Plunkett, Pres
PersTr,TrOpers,TDP: A. D. Plunkett
CorpTr,EmplBen: P. D. Plunkett, VP
TDP: D. M. Plunkett

Crookston

CROOKSTON NATIONAL BANK
P.O. Box 619 56716
218/281-1976
Hd: Robert R. Sobolik, Pres&TO

Duluth

FIRST BANK, N.A.-DULUTH
130 W. Superior St. 55801
218/723-2891 Tr$398 Mil
Hd: James E. Anderson, SrVP
Prob: Donald W. Nygaard, VP
TrInv: Thomas W. Brechlin, VP
PersTr: Leroy D. Matchett, VP
CorpTr: Elsa Erickson, TO
EmplBen: Thomas F. Beaupre, AsstVP
TrOpers: Barbara J. Edstrom, TOpO
Nb: Helena E. Jackson, VP

NORTH SHORE BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$48 Mil
Hd: William F. Zelen, VP&SrTO
TrOpers: Lynn Carlson, AsstTO
TDP: Pat Olson

NORWEST BANK DULUTH, N.A.
230 W. Superior St. 55802
218/723-2765 Tr$263 Mil
Hd: Donald A. Carlson, VP
PersTr: Bruce W. Potter, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: David M. Hoium, TO
EmplBen: Thomas W. Conklin, AsstVP
TrOpers: Martin M. MacLean, AsstVP
Nb: Eric J. Neetenbeek, AsstVP

Glencoe

SECURITY BANK & TRUST CO.
735 11th St. E
P.O. Box 218 55336
612/864-3171 Tr$19 Mil
Hd: Orlan G. Grell, SrVP&TO
TrAdm: Cheryl Leifermann
TrOpers: Janet Schwartz

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.2 Mil
Hd: Dolores N. Beise, BrMgr&TO

Hutchinson

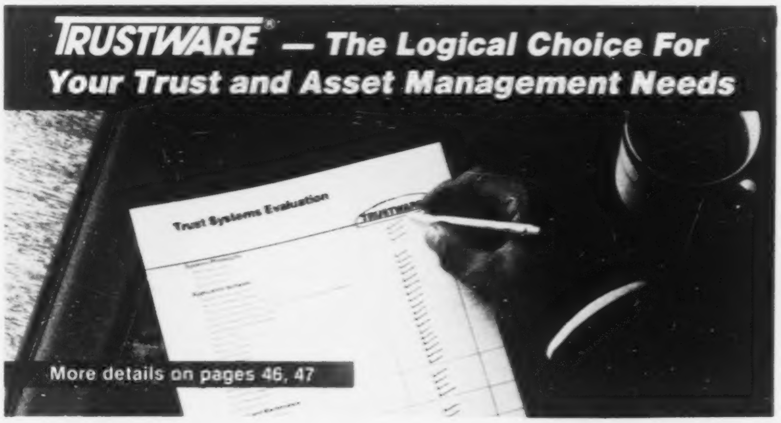
CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233 Tr$7.5 Mil
Hd: D. H. Jensen, SrVP,TO&Csh
T. A. Burich, ExecVP&TO
J. C. Kraft, AsstVP&TO

Marshall

FIRST AMERICAN TRUST COMPANY OF MINNESOTA
P.O. Box 1156 56258
507/537-0266 Tr$170 Mil
Hd: Mark Stenson, Pres&CEO
TrInv: Janet Vandendriessche, VP
TrOpers: Julie Coudron, VP
Nb: Bernie Jeub, VP
Richard Brudvik, TO
Karen Steger, TO
Adm: Dave Miller, SrTO
Bill Hurd, TO
Colette Tubbs, TO

Minneapolis

THE FIRST NATIONAL BANK MINNEAPOLIS
Trust Department
P.O. Box A700 55480
(Branch of First Trust, St. Paul)


TRUSTWARE® — The Logical Choice For Your Trust and Asset Management Needs
Trust Systems Evaluation
TRUSTWARE
More details on pages 46, 47

MINNESOTA (Cont'd)

Minneapolis

MARQUETTE BANK MINNEAPOLIS, N.A.
90 So. 6th St. 55480
612/341-5677 Tr$800 Mil
Hd: Patrick L. Statesbery, SrVP
PersTr: David Johnston, VP&TO
CorpTr: Mark LeMay, AsstTO
EmplBen: Laurie Borgos, VP&TO
TrOpers: Dale Jorgensen, VP&TO
Nb: Peter N. Miller, VP&TO

NATIONAL CITY BANK OF MINNEAPOLIS
75 South 5th St. 55480
612/340-3144 Tr$150 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Tim Davis, TO
CorpTr: Connie Weinman, VP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, AsstVP
PersTr,TrOpers: Dewayne A. Hoium, VP
Nb: Donald H. Brown, VP

NORWEST BANK MINNEAPOLIS, N.A.
8th & Marquette Ave. 55479-0118
612/372-8123 Tr$4.026 Bil
(Cnsldtd Twin Cities Tr. - Branch New York)
PersTrHd: C. R. Bailey, SrVP
PersTrNb: T. J. Commerford, VP
NW ASSET MANAGEMENT - AFFLUENT MKT
Hd: P. Heegaard, Pres
NW CAPITAL RESOURCES - INSTITUTIONAL TRUST
Hd: M. L. Lucas, SrVP
MasterTr: J. Hale, VP
CorpTr: J. Gudmundson, VP
StkTrans: V. Terry
Nb: R. Edgar
NW INVESTMENT MANAGEMENT, INC.
Hd: J. Caswell, Pres
TrOpers: J. W. Hayes, SrVP
Legal: A. H. Wernz, VP

Moorhead

AMERICAN BANK & TRUST CO.
730 Center Ave. 56560
218/236-4108 Tr$40 Mil
Hd,PersTr,EmplBen,TrInv,Nb: John R. Borland, VP&TO
TrOpers,TrAdmin: Margaret Metcalf, TO

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 363 56073
507/354-8215 Tr$180 Mil
Hd: Robert Merillat, VP&TO
TrOpers: Robert Qvale, TO

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$250 Mil
Hd: Robert N. Prentiss, VP&TO
TrOpers: J. Larry Simpson, TOpO
PersTr: Galen Schmick, TO
TrInv: Robert J. Mullen, VP&IO
EmplBen: Jill Edelstein, TO
Nb: Dan Caswell

Rochester

FIRST NATIONAL BANK OF ROCHESTER
P.O. Box 4661 55903
507/285-7860 Tr$125.1 Mil
Hd: James D. Hausman, VP&MgtO
PersTr&Mktg: Douglas A. Wright, AsstVP&TO
TrInv: Adelaide P. Reese, VP&TrInvO
PersTr: Paul E. Broadbent, AsstVP&TO
PersTr&RetPlans: Joseph E. Borland, TO
TDP: Donna Welsh

MARQUETTE BANK ROCHESTER
206 S. Broadway
P.O. Box 4800 55903
507/285-2690 Tr$40 Mil
Hd,TrInv,EmplBen,Nb:
H. M. Stellner, Jr., SrVP&TO
Est,Gdnshp,PersTr,TrOpers:
Mrs. C. A. Bedney, AsstVP&TO
CorpTr: Mrs. R. G. Glabe, TrAdmAsst

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55903
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN NATIONAL BANK OF ST. CLOUD
11th & St. Germain St. 56301
612/255-7174 Tr$140 Mil
Hd,Nb: Douglas A. Holzkamp, VP&TO
PersTr: John G. Asfeld, TO
EmplBen,CorpTr,ComTrF:
Jerome H. Johnson, AsstVP&TO
TrOpers: Naomi Erdmann, TO
PersTr,ComTrF: Beverly A. Bownik, TO

ST. CLOUD NATIONAL BANK & TRUST CO.
224 E. St. Germain St. 56301
612/251-4400 Tr$60 Mil
Hd: Edward C. Wiesner, VP&TO
ComTrF,TrOpers: John Busch, AsstTO
Nb: Norman Seehusen, AsstTO

ZAPP NATIONAL BANK OF ST. CLOUD
717 St. Germain St. 56301
612/251-7110 Tr$75 Mil
Hd,TrInv,Nb: Stanley L. Gaffin, VP&TO
PersTr: Mark Christianson, TO
TrOpers: Arlene Pederson, TOpO
EmplBen: Lynette A. Golly, PenTO

★ St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$200 Mil
Hd: C. Richard McCabe, VP&SrTO
Nb: Jerome S. Yugend, VP&SrMktgO
PersTr: Walter Opal, VP&TO
CorpTr: James L. Anderson, VP&CTO
TrInv,ComTrF: John P. Klett, VP&TrInvO
EmplBen: William E. Burmeister, AsstVP
TrOpers: Sandra K. Johnson, AsstVP&TO

THE FIRST NATIONAL BANK OF ST. PAUL
332 Minnesota St. 55101
(Branch of First Trust, St. Paul)

FIRST TRUST
First Trust Center
180 E. Fifth St.
P.O. Box 64367 55164-0367
612/291-5100 Tr$8.5 Bil
(Branches in The First National Bank, Minneapolis and The First National Bank, St. Paul)
John M. Eggemeyer, III, Chm&Pres
Larry R. Irsfeld, SrVP/InstTr
Robert E. Leech, SrVP/PersTr
Kathleen C. Scanlon, SrVP/SecurProcessing
Matthew P. Wagner, SrVP/CorpSecur
Jotham T. Blodgett, VP/Sec,GenCoun
John Bousquet, III, VP/PR&Mktg
Robert C. Ellis, VP/SysOpers
Gordon C. Holter, VP/HumanResources

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
Mary M. Ferris, TO
TrOpers: Bonnie S. Dougherty, TOpO

NORWEST BANK ST. PAUL, N.A.
55 E. 5th St. 55101
612/291-2199 Tr$318 Mil
PersTr: James G. Lethert, VP
CorpTr: Jan Hines, AsstVP
TrOpers: Paula Flannigan, TOpO

Stillwater

THE FIRST NATIONAL BANK
213 E. Chestnut St. 55082
612/439-4411 Tr$18 Mil
Hd: John H. Wolf, VP&TO
TrOpers: Kathleen K. Holst, TO

Wayzata

THE BANK WAYZATA
900 E. Wayzata Blvd. 55391
612/473-8855 Tr$95 Mil
Hd: David Boies, VP&TO
PersTr: Rita Stevens
EmplBen: Raymond Gardner, TO

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/457-1150 Tr$47 Mil
Hd,PersTr,CorpTr,Nb: Gerald E. Neal, VP&TO
TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, AsstVP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$40 Mil
Hd: Kenneth Seebold, SrTO
Ruth M. Flanigan, TO
Carol Orlowske, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$12 Mil
Hd: John Meacham, Jr., Chm&TO
PersTr,CorpTr,TrOpers:
William R. Fleming, AsstTO

Bay Springs

FIRST UNITED BANK
P.O. Drawer 468 39422
601/764-2115
Hd: D. Allan Stewart, SrVP&TO
Charlotte Aycok, AsstVP

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb,TDP:
Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-8208 Tr$34 Mil
Hd: Glenn L. Swetman, ChmBd
M. O. Lawrence III, TO
Peggy Byrd, AsstVP/Tr
Albert Breeland, AsstVP/Inv

Brandon

RANKIN COUNTY BANK
106 Government St. 39042
601/825-3111
Hd: Edwin Sallis, Pres

Brookhaven

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones

TRUSTMARK NATIONAL BANK
148 S. Whitworth Ave.
P.O. Drawer 539 39601
601/833-4771
Hd: Scott M. Farnsworth, VP&TO
Juanita G. Summers, VP&TO

Canton

TRUSTMARK NATIONAL BANK
127 West Peace St. 39046
601/859-7410
(Branch of Jackson)
Flora J. Rimmer, ChmAdvBd
Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: Larry A. Waggoner, VP Csh&TO

Clarksdale

COAHOMA BANK
P.O. Box 100 38614
601/627-7842
(Branch of Grenada Bank, Grenada)
Hd: Mary J. Hammond, TO

UNITED SOUTHERN BANK
211 E. Second St.
P.O. Box 1059 38614
601/627-3281 Tr$25 Mil
Hd: James L. Townsend, Jr., SrVP&TO
PersTr,CorpTr,TrOpers:
Annette D. Brand, VP&TO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$10.7 Mil
Hd: T. Michael Kuykendall, TO
EmplBen: Pat Broome, AsstTO
TrOpers: June Howell, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$29 Mil
Hd,PersTr,EmplBen: James D. Ferguson, VP&TO
TrOpers: Tammy Holloway

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39701
601/327-3700 Tr$40 Mil
Hd,TrInv: Rex D. Poole, SrVP&TO
William F. Gillis, VP&TO

UNISOUTH BANKING CORPORATION
P.O. Box 431 39703
601/328-1015 Ext. 290 Tr$5.3 Mil
Hd: H. E. Couchman, SrVP&TO
Patti F. Daly, TO

Corinth

SECURITY BANK
P.O. Box 1439 38834
601/287-3121 Tr$10 Mil
Hd: James H. Moore, CPA
PersTr: Debbie Adams
EmplBen: Terry Bullard
Nb: Clint Droke

Crystal Springs

THE SUNBURST BANK
P.O. Box 72 39059
601/892-1861
(Branch of the Mississippi Bank, Jackson)
Hd: Mrs. Nan McCluney, SrVP&TO

Greenville

FIRST GREENVILLE BANK
P.O. Box 959 38702-0959
601/378-3907 Tr$25 Mil
(Branch of Grenada Bank)
Hd,PersTr,CorpTr,TrInv,EmplBen:
Paul R. Horne, Jr., SrVP
PersTr,CorpTr,EmplBen:
William F. Gillis, VP&TO

TRUSTMARK NATIONAL BANK
P.O. Box 777 38701
601/378-2666
(Branch of Jackson)
Hd: John E. Ashcraft, Jr., VP&TO
PersTr: Willie Mae Willis, AsstTO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4142
Steve Lary, TO

DEPOSIT GUARANTY NATIONAL BANK
820 W. Park Ave. 38930
601/455-1000
(Branch of Jackson)
Hd: F. R. Morgan, III, TO&FM

TRUSTMARK NATIONAL BANK
P.O. Box 945 38930
601/455-1531
(Branch of Jackson)
Hd: Mrs. Rita A. Daves, TO

Grenada

GRENADA BANK
P.O. Box 947 38901
601/226-3141
Hd: D. B. Moorhead, SrVP&TO

Gulfport

GULF NATIONAL BANK
P.O. Drawer 1330 39502
601/864-2252 Tr$7 Mil
Hd: C. W. Wood, TO

HANCOCK BANK
P.O. Box 4019 39501
601/868-4400 Tr$293 Mil
Hd,PersTr: Margie Johnson, VP&SrTO
ComTrF,EmplBen: Charles Eastland, VP&TO
PersTr: Mrs. Margie Johnson, VP&SrTO
Linda C. Lott, AdmAsst
CorpTr: Mrs. Nancy Morse, VP&TO
Charles J. Bridley, TO
TrInv: George Bensabat, VP&TrInvO
ComTrF: Mary Lou Meyerchick, AdmAsst
Est: Milton Weems, VP&TO
Est: Sandra Wedworth, AdmAsst
TrOpers: Happy McDonald

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Hattiesburg

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2059 39401
601/544-6700
(Branch of Jackson)
Hd: H. Cal Callen, RegTO
Mary Humphries, AsstTO

FIRST MISSISSIPPI NATIONAL BANK
P.O. Drawer 1231 39401
601/545-5090 Tr$56 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb:
Daniel L. Edwards, SrVP&SrTO
PersTr,TrInv: Ann Carter, TO
CorpTr,TrInv,ComTrF,EmplBen:
B. John Baronich, Jr., VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

TRUSTMARK NATIONAL BANK
P.O. Box 1071 39401
601/544-8100
(Branch of Jackson)
Hd: Al Shiyou, VP&TO

Hazlehurst

COPIAH BANK, N.A.
P.O. Box 31 39083
601/894-2831
Hd,PersTr: Mrs. June L. Thorne, SrVP&TO

TRUSTMARK NATIONAL BANK
P.O. Box 70 39083
601/894-4141
Hd: Rachel H. Barlow, AsstVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd: Mary Warren, VP

★ Jackson

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8122
(Branches in Greenwood, Hattiesburg, Laurel, Meridian & Natchez)
Hd: Lowell F. Stephens, ExecVP
AsstHd: William G. McDermott, SrVP&TO
IndivTrSvcs: William H. Mounger, Jr., SrVP&TO
PersTr: Thomas L. Thompson, TO
TrInv: Gerald L. White, VP&TrInvO
TrOpers: Richard R. Pratt, VP&TO
Nb: J. Edmund Johnston, Jr., VP&TO
CorpTr&Fndtns: C. David Cleland, VP&TO
EmplBen: James M. Purdie, TO
RE: John W. Lowery, VP&TO
Steve Butler, TO&Forester

FIRST MISSISSIPPI NATIONAL BANK
P.O. Box 1605 39205
601/354-4500 Tr$56 Mil
(Branch of Hattiesburg)
Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Ann Carter, TO
EmplBen: John Baronich, VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

TRUSTMARK NATIONAL BANK
248 E. Capitol St. 39201
601/354-5180 Tr$1.1 Bil
(Branches in Brookhaven, Canton, Greenville, Greenwood & Hattiesburg)
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PersTr: R. Fulton Thompson, VP&TO
CorpTr: Zenora Williams, VP&TO
TrInv: Chris Grillis, VP
TrOpers: Raymond L. Honeycutt, VP&TO
EmplBen: William H. Wardlaw, SrVP&TO
Nb: Robert T. Quarles, VP&TO

MISSISSIPPI (Cont'd)

Laurel

BANK OF LAUREL
West 10th St. & Highway 15 North 39440
601/649-7310 Tr/u$1 Mil
Hd: A. Jackson Huff, Jr.
COMMERCIAL NATIONAL BANK & TRUST CO.
P.O. Box 168 39441
601/649-9500 Tr$30.7 Mil
Hd: Charles H. Windham, Jr., VP&TO
DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2668 39440
(Branch of Jackson)
H. Cal Callen, RegTO
Betty Anderson, AsstTO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 642 39095
601/834-2311
Hd: W. D. Wilson, VChmBd&TO
Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK
P.O. Box 335 39560
601/868-4760
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr/u$1 Mil
Hd: Edward B. Curry

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$24 Mil
Hd: Fred O. Poitevent, Jr., VP&TO
DEPOSIT GUARANTY NATIONAL BANK
406 2nd Ave. 39301
601/693-1121
Hd: Larry B. Watson, VP
FIRST UNITED BANK
P.O. Box 991 39301
601/693-2431 Tr$8.4 Mil
Hd: D. Allen Stewart, SrVP&TO
Lorna L. Murphy, AsstTO
Annette Dye

Natchez

BRITTON & KOONTZ FIRST NATIONAL BANK
500 Main St.
P.O. Box 1407 39120
Hd: Bazile R. Lanneau, Jr., SrVP&TO
DEPOSIT GUARANTY NATIONAL BANK, NATCHEZ BRANCH
P.O. Box 847 39120
601/442-6471
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Hd: Peter Buttross, TO

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305 Jefferson, East 38663
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Ruleville

PLANTERS BANK & TRUST CO.
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Darlene L. Williams, AsstTO

Sardis

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201 South Main St. 38666
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PersTr,CorpTr,ComTrF,TrOpers,Nb,TDP
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PANOLA COUNTY BANK
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601/487-2525
Hd: Bob Scallorn, AsstVP

Starkville

SECURITY STATE BANK
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601/323-5155 Tr$3 Mil
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Tupelo

BANK OF MISSISSIPPI
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CorpTr: Laura Maynard, AsstTO
EmplBen: Rosaland Allen, VP&TO
TrOpers: James Young, TOpO
Don Barnes, TOpO
PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/842-5273 Tr$35 Mil
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PersTr: Kenneth Grisham, AsstTO
EmplBen: Don Carter, VP&TO
TrOpers: John Poole, TOpO

Union

EASTOVER BANK FOR SAVINGS
P.O. Box 251 39365
601/774-9266 Tr/u$1 Mil
Hd: Claud H. Livingston, Pres

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO
MERCHANTS NATIONAL BANK
P.O. Box 871 39180
601/636-3752 Tr$30-50 Mil
Hd: J. E. Sullender, ExecVP&TO
TrOpers: Dorothy E. Lack

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BANK OF WATER VALLEY
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601/473-1888
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Mrs. Susanne M. Campbell, VP&AsstTO
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Ballwin

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314/227-5800
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BOATMEN'S NATIONAL BANK OF BOONVILLE
412 Main Street 65233
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CENTERRE BANK OF BRANSON
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SECURITY BANK & TRUST CO.
P.O. Box 70 65616
417/334-2191 Tr$3 Mil
Hd: David S. Eblen, Pres&TO

Butler

BOATMEN'S BANK OF BUTLER
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BOATMEN'S BANK
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314/334-7111 Tr$7 Mil
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Carrollton

CARROLL COUNTY TRUST CO.
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TrOpers: Robert E. Morgan, ExecVP&AsstTO
TrInv: Horace Dunagan Jr., Pres&AsstTO
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Hd: Thomas A. Crowe, ExecVP

Centralia

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Hd: Roy E. Hulen, Pres
Sue Ward, Asst

Chillicothe

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ComTrF: William E. Welch, ChmBd&TO
Nb: Ed Douglas, Pres&TO

Clayton

BOATMAN'S TRUST COMPANY
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PersTr: Patricia E. Fitzgerald, TO
TrInv: John B. Kennedy, TO
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Nb: William J. Onder, TO
Edward L. Armstrong, TO
COMMERCE BANK OF ST. LOUIS
P.O. Box 11356 63105
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Hd: J. Michael Deege, ExecVP&SrTO
Thomas K. Edelmann, VP&TrCoun
PersTr: Michael C. Erb, SrVP&TO
CorpTr,EmplBen: H. Esserman, SrVP&TO
TrInv: Carl C. Enloe, SrVP&TO
ComTrF: Paul H. Garrison
TrOpers,TDP: Laurie A. Hayek, AsstVP&TOpO
Nb: Richard E. Drummond, SrVP&TO

THE GUARANTY TRUST CO. OF MISSOURI
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314/725-9055 Tr$207 Mil
Hd: James A. Finch, III, Pres
PersTr: W. R. Diepenbrock, SrVP
TrInv: A. C. Parato, VP
EmplBen: V. L. Vinyard, AsstVP
TrOpers: J. Burch, VP
Nb: Charles Lynch, AsstVP

Columbia

BOONE COUNTY NATIONAL BANK
P.O. Box 678 65205
314/874-8490 Tr$110 Mil
Hd: Robert L. Roper, Jr., SrVP&TO
PersTr,Prob: Nancy J. Weart, TO
PersTr,TrInv: A. Ben Galloway, VP&TO
PersTr,RE: John A. Epple, Jr, VP&TO
PersTr,EmplBen: Don Smith, AsstVP&TO
TrOpers: Barbara Kribbs, TO
CENTERRE BANK OF COLUMBIA
800 Cherry St. 65205
314/876-6000 Tr$14 Mil
Hd: Richard M. Rathgeb, Pres&ExecTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Loretta Kent, VP&TO
Betty J. Schuster, FinPlng&AsstTO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$17 Mil
TrOpers,TrAdm: Nedra Moreau, TO

Creve Coeur

FIRST BANK & TRUST CO.
11901 Olive Blvd. 63141
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PersTr,ComTrF,EmplBen,TrOpers,TDP:
Jim Danaher, AsstTO

Excelsior Springs

BOATMEN'S BANK OF EXCELSIOR SPRINGS
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816/637-3133 Tr$10 Mil
Hd: Cynthia A. Wright, TO

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
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Fulton

THE CALLAWAY BANK
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314/642-6060 Tr$3 Mil
Hd: John C. Harris, Chm&TO

Glasgow

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Hd: Virgil L. Renne, ExecVP

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CorpTr,TrInv: Robert L. Kohley

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Hd: E. M. Weaver, Pres&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Hermann

BAY-HERMANN BANK
315 Schiller 65041
314/486-3134

Independence

THE CHRISMAN-SAWYER BANK
P.O. Box 200 64050
816/833-1600
Hd: C. W. Jones, Pres
Inez Craig, TO
STANDARD STATE BANK
10725 Independence Ave. 64053
816/836-0200 Tr$10 Mil
Hd: Rick Sanders, SrVP&SrTO
Gary McClure, AsstVP&TO

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St. 63755
314/243-3557 Tr$4 Mil
Hd: David Beasley, Pres
Patricia Eisenbeis, TO

★ Jefferson City

THE CENTRAL TRUST BANK
P.O. Box 779 65101
314/634-1224 Tr$80 Mil
(Branch in Springfield)
Hd,PersTr,CorpTr,TrInv,TrOpers,EmplBen,Nb:
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TrOpers,EmplBen,Nb: Clyde P. Angle, VP&TO
PersTr,CorpTr,TrInv:
Michael W. Prenger, AsstTO
Paula J. Meyer, AsstTO
Matt Tolksdorf, TO
EXCHANGE NATIONAL BANK
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314/636-2151
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PersTr: Richard Spong, SrVP&TO
PersTr,RE,EmplBen,CorpTr: Douglas Hausen, VP&TO
CorpTr: Lee W. Johnson, TO
Prob: Birdie Garoutte, TO
TrOpers: Twila Dickerson, TO

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Kansas City

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Thad Carver, SrVP&TO
PersTr: LaVerna Norton, AsstVP

THE BANK OF KANSAS CITY
P.O. Box 693 64141
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PersTr: Mark D. Elrod, SrVP&TO
CorpTr: Mary Mallow, AsstVP
TrInv: Gregory L. Shelland, VP
EmplBen: Carlene Anderson, AsstVP
TrOpers: Christine Breece, VP&TOpO

BLUE RIDGE BANK & TRUST CO.
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816/358-5000 Tr$34 Mil
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BOATMEN'S FIRST NATIONAL BANK OF KANSAS CITY
P.O. Box 38 64183
816/221-2800 Tr$2.4 Bil
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Richard L. Moore, SrVP
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CorpTr,EmplBen: James K. Shineman, SrVP
TrInv: Dwayne K. White, SrVP
TrOpers: Darrell E. Werner, SrVP
Prob: Clark C. Bradshaw, SrVP
RE: W. Dudley Alexander, SrVP
Nb: Robert W. Loyd, SrVP

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900 Walnut St. 64106
816/474-6211
(Branch of St. Louis)
Richard E. McEachen, ExecVP

COMMERCE BANK OF KANSAS CITY,N.A.
P.O. Box 248 64141
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George T. Reichman, SrVP
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TrInv: George H. Wood, SrVP
TrOpers: Marc J. Andreoli, VP
Tx: Ralph E. Day, SrTO
Nb: William E. Lupton, VP
RE: Ronald E. Snyder, VP
PersTr: Thomas A. Wallingford, VP
TrPort: Thomas Weiford, VP

GOPPERT BANK & TRUST CO.
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816/444-4444
Hd: Howard E. Bunton, SrExecVP

INVESTORS FIDUCIARY TRUST CO.
21 West 10th 64105
816/474-8786 Tr/o$300 Mil
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TrOpers: Robert W. Ciarlelli, ExecVP
Richard A. Winegar, VP
Acctg: Christopher E. Black, VP&FinO

MERCANTILE BANK & TRUST CO.
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816/842-2000 Tr$225 Mil
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PersTr: Patricia A. Briggs, TO
CorpTr: Carole A. Mosher, AsstTO
TrInv,ComTrF: Joseph W. Kresse, TrInvO
TrOpers: Mark C. Corcoran, TO
EmplBen: Anna L. Lawless, TO
Prob: Edgar Sylvester, TO
Nb: Donald B. Ketchum, TO

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816/471-1700
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CorpTr-Private Placement:
Tim Hattey, CorpTrAdmin
CorpTr-Public Issues:
Mark A. Reuter, CorpTrAdmin
CorpTrOpers: Paula Ford, OpsSpr
TrInv: W. Patrick Sterner, ExecVP
TrOpers: Lawrence J. Cipolla, SrVP&TOpO

UNITED MISSOURI BANK OF KANSAS CITY,NatAssn
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TrInv: Stuart L. Murdock, ExecVP
CorpTr: E. Frank Ware, ExecVP
ComTrF: Dorothy Schneider, VP
EmplBen: Robert E. Reiter, ExecVP
Nb: Mrs. Leone H. Park, ExecVP
TDP: David Swan, VP

WESTPORT BANK
331 Westport Rd. 64111
816/531-5000 Tr$14 Mil
Hd: Virginia A. Glick, AsstVP&TO

Kennett

CENTERRE BANK OF KENNETT
P.O. Box 311 63857
314/888-4571 Tr/o$1 Mil
Hd: Terry H. Berry, VP&TO

KENNETT NATIONAL BANK
P.O. Box 589 63857
314/888-9055 Tr/u$1 Mil
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EmplBen,TDP: Reggie Cunningham

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BANK OF LEE'S SUMMIT
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816/524-1800 Tr$5 Mil
Hd: Aaron L. Love, TO
Janet H. Mahl, TO

BOATMEN'S BANK OF LEE'S SUMMIT
1801 N. W. Chipman Rd. 64063
816/525-0000 Tr$30 Mil
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PersTr,Prob: Joyce A. Windes, TO

Lexington

BOATMEN'S BANK OF LEXINGTON
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Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO

WOOD & HUSTON BANK
27 E. North St. 65340-0040
816/886-5575 Tr$4.639 Mil
Hd: John P. Huston, Pres&TO

Moberly

CITY BANK & TRUST CO.
P.O. Box 160 65270
816/263-1234 Tr$5 Mil
Hd: Marsha Fifer, TO

Neosho

BANK OF NEOSHO
P.O. Box 400 64850
417/451-1040 Tr$8 Mil
Hd,PersTr,CorpTr: Rudolph Farber, Chm&TO

CENTERRE BANK OF NEOSHO,N.A.
201 E. Main St. 64850
417/451-2211 Tr$3.5 Mil
John C. Wright, Jr., AsstTO
Bill B. Lee, Chm,Pres&AsstTO

Nevada

CITIZENS STATE BANK
P.O. Box 467 64772
417/667-3347 Tr$5 Mil
Hd: LaVerne Bobbett, AsstVP&AsstTO

FIRST NATIONAL BANK
P.O. Box 388 64772
417/667-3057 Tr/u$1 Mil
Hd: David Swearingen, ExecVP&TO

Osceola

OSCEOLA BANK
P.O. Box 349 64776
417/646-8128
Hd: Kirk Sibley, ExecVP

Plattsburg

AMERICAN BANK OF PLATTSBURG
P.O. Box E 64477
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Alan L. Hall, Pres&TO
Vickie Wade, AsstTO

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MERCANTILE BANK OF POPLAR BLUFF
P.O. Box 700 63901
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314/645-0081 Tr$17 Mil
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St. Joseph

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TrInv: Sharon Evers, VP&TO
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Eric Mattson, AsstTrInvO
Nb: Bob Thedinger, AsstVP&TO

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Felix & 4th Sts. 64501
816/279-2721 Tr$140 Mil
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PersTr: William B. Ebert, VP&TO
TrOpers: Constance J. Smith, TO
TrInv: Robert S. Siemens, VP&TO
EmplBen: Dan Danford, Mgr

St. Louis

AMERICAN BANK OF ST. LOUIS
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314/421-3200
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BOATMEN'S NATIONAL BANK
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314/425-7700 Tr$6.2 Bil
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ComTrF: Robert E. Fischer, SrVP
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EmplBen: James R. Clement, VP
TrOpers: Larry L. Janson, SrVP
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314/231-6015 Tr$18.5 Mil
Sylvia M. Franklin, TO

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2604 S. Jefferson Ave. 63118
314/771-8833
Hd: Linda Ellis, Mgr

LANDMARK BANK
10 S. Brentwood Blvd. 63105
314/727-3170
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LINDELL TRUST CO.
P.O. Box 14917 63178
314/652-6600 Tr$10 Mil
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MERCANTILE BANK.,NatAssn
Main P.O. Drawer 387 63166
314/425-2600 Tr$5.6 Bil
Hd: Walter F. Gray, ExecVP
PersTr: Thomas J. Doherty, SrVP
Mktg: Ronald A. Stahl, VP
InstSvcs: Ralph W. Webster, VP
Mktg: Everett J. Kalkbrenner, VP
TrInv: John H. Blixen, II, SrVP
CorpTr: George L. Dixon, SrVP
TrOpers: Richard Brown
EmplBen: Gary F. Grammer, VPAdm

EAGLE BANK AND TRUST
4323 N. Grand Blvd. 63107
314/534-3000 Tr$3 Mil
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PIONEER BANK AND TRUST COMPANY
2211 S. Big Bend Blvd. 63117
314/644-6600 Tr$12.5 Mil
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SOUTH SIDE NATIONAL BANK IN ST. LOUIS
3606 Gravois Ave. 63116
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TrOpers: Steven L. Ray, AsstVP
TrProb: D. Sue Doering
CorpTr: Gina Snow

St. Louis County

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8000 Forsyth Blvd. 63105
314/726-2255 Tr$600 Mil
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Thomas M. Noonan, Pres
William A. Sullins, VChm
Rodney E. Hill, ExecVP
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William Sullins, VChm
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TrCoun: Thomas K. Edelmann, VP
Jac E. Griswold, VP&TO
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John W. North, AsstVP
Philip R. Saliga, TrAdm
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EmplBen: Ronald C. Morice, VP
Cheryl A. Osterhorn, EBO
Johanna Sutterfield, EBO
INVESTMENT DIVISION:
TrInv: Carl C. Enloe, SrVP&TO
Larry E. Kaestner, AsstVP
Robert A. Murphy, TrInvO
Scott G. Sleyster, TrInvO
Paul L. Steube, TrInv
MARKETING DIVISION:
Richard E. Drummond, SrVP&TO
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James M. Benedek, MtkgRep
TAX DIVISION:
John J. Zieser, TO
OPERATIONS DIVISION:
Laurie A. Hayek, AsstVP&TOpO
Jill M. Kienstra, TOpO

GUARANTY TRUST COMPANY OF MISSOURI
7701 Forsyth, Ste. 1200 63105
314/725-9055 Tr$245 Mil
Hd: Jas. A. Finch, III, Pres&CEO
Joe R. Morris, Jr., VP
PersTr: William R. Diepenbrock, ExecVP&COO
TrInv: D. N. Eckles, AsstVP
EmplBen: Ellen Daniels, EBO
TrOpers: Janet M. Burch, VP
Nb: Terry Verzal, VP

MARK TWAIN NATIONAL BANK
1630 S. Lindbergh Blvd. 63131
314/997-7444 Tr/o$100 Mil
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Robert W. Wolters, Chm
PersTr: Tim Walsh, SrVP
CommlTr: George Lange, SrVP
EmplBenInv: John V. Davis, SrVP
TrOpers: Kathy A. Quann, VP
EmplBenAdm: Julie Woulfe, AsstVP
PersTrAdm: Donna Botkin, AsstVP
TrCoun: Elsa M. Steward
TrMktg: Michael Weisbrod, VP

ST. JOHNS BANK & TRUST CO.
8924 St. Charles Rd. 63114
314/428-1000
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Nb: Frank Rice, VP
Warren Troll, VP

Sedalia

SEDALIA MERCANTILE BANK & TRUST CO.
P.O. Box 1147 65301
816/827-3311 Tr$1 Mil
Hd: George A. Indestad, Pres

Sikeston

BANK OF SIKESTON
104 E. Center St. 63801
314/471-1200 Tr$1 Mil
Hd,PersTr,TrOpers: Mona L. McReynolds, TO
CorpTr,TrInv,ComTrF,EmplBen,Nb,TDP:
Richard Adams, AsstTO

Springfield

THE BOATMEN'S NATIONAL BANK OF SPRINGFIELD
P.O. Box 1157, S. S. Sta. 65805
417/836-6200 Tr$250 Mil
Hd: Richard L. Brodbeck, SrVP&TO
PersTr,CorpTr: James R. Brock, TO
EmplBen: John K. Adair, TO
TrInv: William R. Hardie, VP
ComTrF,TrOpers: Reta Garnier, TO
Nb: William D. Raine, TO

COMMERCE BANK OF SPRINGFIELD
1661 Boonville 65803
417/869-5411 Tr$60 Mil
Hd,EmplBen,Nb: William E. Nelson, VP&SrTO
PersTr: Faye Crain, AsstTO
Prob: Patrick Fish, TO
Nb: Brett Picotte, BDO

EMPIRE BANK
417/881-3100
P.O. Box 3397 GS 65808
(Branch of The Central Trust Bank, Jefferson City)
Hd: Bill Reser, SrVPMktg

MERCANTILE BANK OF SPRINGFIELD
417 St. Louis 65805
417/868-4545 Tr$90 Mil
Hd,PersTr,CorpTr,Nb:
Chas. A. Fuller Jr., SrVP&SrTO
PersTr: Pat Speiser, 1stVP&TO
Brian Lutz, AsstTO
TrInv,EmplBen: Ken Homan, AsstTO
TrOpers: Dianne Stapleton, VP&TO
PersTr: James B. Johnson, TO

Trenton

TRENTON TRUST CO.
816 Main St. 64683
816/359-2232 Tr$4.1 Mil
Hd,PersTr,CorpTr,TrInv:
George Constant, SrVP&TO
Phyllis Robinson, AsstTO
TrOpers: Lois Hann, AsstVP&TO

Warrensburg

CITIZENS BANK
615 N. Maguire 64093
816/747-7141

Washington

FRANKLIN COUNTY MERCANTILE BANK
P.O. Box 337 63090
314/239-7741 Tr$3.2 Mil
Hd: John H. Lohan, CEO&TO
Mary K. Sprick, AsstTO

Webster Groves

BOATMEN'S NATIONAL BANK OF ST. LOUIS
75 W. Lockwood Ave. 63119
314/961-2400 Tr$1 Mil
Hd,PersTr,CorpTr,TrInv,Nb,TDP:
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TrInv: Ray L. Ruby, CEO

MISSOURI (Cont'd)

Weston

BANK OF WESTON
800 Highway 45 64098
816/386-5252 Tr$1 Mil
Hd: Roger G. Wilson
TrOpers: Glenn D. Benner

MONTANA

Billings

FIRST INTERSTATE BANK OF BILLINGS, N.A.
First Interstate Center, 401 N. 31st St.
P.O. Box 30918 59116
406/255-5230 Tr$125 Mil
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PersTr,CorpTr: Lee Hafner, VP&TO
Prob,PersTr: Cynthia R. Woods
TrInv: Steven G. Cherrier, AsstVP
EmplBen: Gregory L. Schmidt, TO
TrOpers,ComTrF: Edith Nelson, TOpO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr$225 Mil
(Trust Division Offices in Bozeman, Great Falls, Helena & Missoula)
David L. Servies, Pres&CEO
B. Nevling Clune, Jr., EBO
Barry M. Edward, REO&Treas
Edward V. Eve, EBO
Helen M. Hancock, TO&Sec
Fred Springsteen, VP&TO
Royal C. Johnson, VP&IO
Sherrie Pantle, TOpO
E. William Webster, TO
Marilyn F. Byrd, CTO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
Corporate Office
Norwest Bank Building
P.O. Box 30058 59117
406/248-7344 Tr$440 Mil
(Branches in Great Falls & Helena)
R. M. Nelson, CEO&Pres
M. A. Mathews, Jr., ExecVP
Billings Office
Mgr: Howard Vralsted, VP
Richard F. Rigler, AsstVP
Jean A. Edwards, TO
Gerri M. Rowe, AsstTO
John H. Skogmo, AsstVP
Louise Hoffmann, AsstCont

Bozeman

FIRST SECURITY BANK OF BOZEMAN
P.O. Box 910 59715
406/587-0641 Tr$1.7 Mil
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PersTr,CorpTr: Ronald R. Farmer, AsstTO

FIRST TRUST COMPANY OF MONTANA
(First Bank Systems, Inc.)
P.O. Box 730 59715
406/587-5451
(Branch of Billings)
Hd: Charles A. Wendtland, SrTO&TrCoun

Glasgow

FIRST SECURITY BANK OF MONTANA,NatAssn
P.O. Box 69 59230
406/228-4371
Marilyn Maxness, TO

Great Falls

FIRST INTERSTATE BANK OF GREAT FALLS
425 First Ave., N.
P.O. Box 5010 59403
406/761-1750 Tr$17 Mil
Hd: L. D. LeMaster, VP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
300 Central 59403
406/761-2650
(Branch of Billings)
Hd: Daniel C. Ewen, VP&Mgr
Clark Henderson, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
21 Third St. North
P.O. Box 5011 59403
406/761-0200
(Branch of Billings)
Mgr: Thomas H. Ellis, VP
Jeffrey M. Mahon, TO
Karen M. Bishop, AsstTO
Robert K. Doerk, Jr., AsstTO

TRUST CORPORATION OF MONTANA
P.O. Box 2308 59403
406/727-2050 Tr$100 Mil
Larry Lemaster, VP&TO
Donald L. Knutson, VP&TO
Joann Hopp, TO
Cyndi Birkholz, AsstTO
Joyce Arbach, AsstTO

★ Helena

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 1678 59624
406/443-6161
(Branch of Billings)
Hd: L. Don Short, VP&Mgr

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
350 N. Last Chance Gulch 59601
406/443-4700
(Branch of Billings)
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Gregory A. Hughes, AsstVP
John B. Gibson, AsstTO
Daryl Clingingsmith, AsstTO
Elizabeth Faye Logan, AsstTO
Gary J. Dunn, AsstIO
Marion R. Keithcart, AsstTO
Joan Morello, AsstIO

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY
700 Main St.
P.O. Box 250 59301
406/232-3620
Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST INTERSTATE BANK OF MISSOULA, N.A.
P.O. Drawer B 59806
406/721-4200 Tr$50 Mil
Hd: Susan K. O'Neil, VP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 7969 59801
406/728-0670
(Branch of Billings)
Hd: Steven Polhemus, SrTO&Mgr

Shelby

TOOLE COUNTY STATE BANK
P.O. Box M 59474
406/434-5528 Tr$121 Mil
Hd: John E. Parker, VP

NEBRASKA

Alliance

ALLLIANCE NATIONAL BANK & TRUST CO.
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308/762-2300
Mark L. Andersen, TO
Eva Knight, AsstTO

THE GUARDIAN STATE BANK & TRUST CO.
P.O. Drawer A 69301
308/762-4400 Tr$53.6 Mil
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TrOpers: J. R. O'Neal, II, TO
PersTr: W. A. Seiler, TO

Aurora

THE FARMERS STATE BANK & TRUST CO.
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402/694-2111 Tr$3 Mil
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FIRST NATIONAL BANK & TRUST COMPANY IN AURORA
P.O. Box 329 68818
402/694-3136 Tr$5 Mil
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EmplBen,TDP,TrOpers: David LaFerla, AsstTO
Nb: J. W. McBride, Pres

Beatrice

FIRST NATIONAL BANK & TRUST CO.
120 N. 6th St. 68310
402/223-4041 Tr$4 Mil
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John B. Dando, ExecVP&TO
Don Johnsen, VP&TO
Sherry A. Payne, Csh&TO

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BANK OF BELLEVUE
100 American Plaza 68005
402/291-1400
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PersTr: Rick R. Sanders
TrInv: Joni K. Pierce
TrOpers,TDP: Karen A. Hosier

TRI-COUNTY BANK & TRUST
1001 Fort Crook Rd. 68005
402/733-3000
Hd: Michael Walts
PersTr,TrOpers: Karen A. Hosier
TrInv: Joni K. Pierce

Broken Bow

NEBRASKA STATE BANK & TRUST CO.
P.O. Box 688 68822
308/872-2466 Tr/o$1 Mil
Jo Woodward, Csh

Columbus

COLUMBUS BANK & TRUST CO.
2501 13th St.
P.O. Box 98 68601
402/564-1234
Hd: Robert C. Labenz, ExecVP&TO
Harold J. Luchtel, Pres&AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-1481 Tr$52 Mil
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John Scott, TO
Elizabeth Haskins, TO

Cozad

COZAD STATE BANK & TRUST CO.
P.O. Box 2000 69130
308/784-2000 Tr$4.5 Mil
Hd: John C. Adams, TO

FIRST BANK & TRUST CO.
P.O. Drawer B 69130
308/784-2515 Tr/u$1 Mil
Hd: J. J. Konen

Elkhorn

BANK OF ELKHORN
P.O. Box 469 68022
402/289-2551 Tr$2.2 Mil
Hd: D. Sonja Pohl, TO

Falls City

RICHARDSON COUNTY BANK & TRUST CO.
P.O. Box 248 68355
402/245-2486 Tr$2.5 Mil
Hd,TrInv,Nb: John H. Morehead, Pres
PersTr,TrOpers: K. Voegele, VP

Fremont

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1209 68025
402/727-1100 Tr$30 Mil
Hd: Thomas G. Kelly, TO

FREMONT NATIONAL BANK & TRUST
152 East 6th St. 68025
402/721-1050 Tr$40 Mil
Hd: Joseph E. Twidwell, VP&TO
TrOpers: Mary Flies, AsstTO
TDP: Jolene Kasper

Gering

GERING NATIONAL BANK & TRUST CO.
P.O. Box 100 69341
308/436-5061 Tr$12 Mil
Hd: Leland Judy, TO

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.
900 Lake Ave. 69138
308/537-7181 Tr$4.6 Mil
Hd: Matthew H. Williams, CEO
PersTr,TrOpers: Duane Oliver, VP

Grand Island

FIRSTIER BANK GRAND ISLAND
P.O. Box 2006 68802
308/382-3100 Tr$20 Mil
Hd: Gregory K. Blow, 2ndVP

FIVE POINTS BANK
2015 North Broadwell Ave. 68801
308/384-5350 Tr$9.5 Mil
Hd: W. W. Marshall, Jr.

NORWEST BANK, GRAND ISLAND
202 W. Third St. 68801
308/382-7222
(Branch of Omaha)
W. T. (Chip) Essex, VP&Mgr
Ronald L. Adams, VP&Adm
Robert Dwyer, VP&FM

OVERLAND NATIONAL BANK
P.O. Box 1688 68802
308/382-4800 Tr$30 Mil
Hd: Mary Kay Tuma, AsstVP&TO
TrOpers: Nancy Kincanon, AdmAsst

Harrison

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69346
308/668-2436
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BANK OF HEMINGFORD
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308/487-3314

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HOME STATE BANK & TRUST CO.
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ADAMS BANK & TRUST OF IMPERIAL
545 Broadway 69033
308/882-4286 Tr$1 Mil
Hd: John Adams, Pres&TO

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FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68847
308/234-1818 Tr$22 Mil
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Laurence L. Jepson, Pres&TO
Harold Oldfather, ChmBd
DeptHd: Pamela A. Colling, TO
Lynette Ritterling, AdmTrAsst
Dan Muhlbach, FM&TO

GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424 Tr/u$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
Mrs. Jackie Purdy, TrAdmO

PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424 Tr$14 Mil
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TrOpers: Jackie Purdy, TrAdmO

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LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691 Tr$6.0 Mil
Hd: Jon Thornburg, VP&TO
TrOpers: Betty Nelson, AsstTO

★ Lincoln

FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN, NE
13th & M Sts. 68501-1008
402/471-1346 Tr$557 Mil
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CorpTr,EmplBen: Norman Wilson, VP&Mgr
TrInv: William S. Eastwood, VP&Mgr
TrOpers: Judeen Carstens, AsstVP&Mgr
Prob: Richard Emery, VP&Mgr
Farm: Charles Marquardt, VP&Mgr
Nb: Jerry B. Weber, VP&Mgr
Tax: Jody Herrmann, Mgr

GATEWAY BANK & TRUST CO.
1 Lincoln Gateway 68505
Tr$4 Mil
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Harry P. Seward, III, VP&TO

NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/472-4411 $434 Mil
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PersTr: David E. Asche, VP&TO
CorpTr: John E. Wilson, VP&TO
EmplBen: Michael D. Donnelly, VP&TO
TrOpers: Richard D. Filbert, VP&TOpO
Nb: Vicki Ladegard, TrMktgO
FM: Keith W. Carlson, VP

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3643 S. 48th St. 68506
402/488-0941 Tr$55 Mil
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TrInv,ComTrF,EmplBen:
Ken Backemeyer, SrVP&TO
TrOpers: Phyllis Beum, AdmAsst
Nb: R. David Wilcox, VP&TO

McCook

FIRST NATIONAL BANK
P.O. Box 371 69001
308/345-1575 Tr/u$1 Mil
Hd: Harold E. Larmon, Pres&TO

McCOOK NATIONAL BANK
P.O. Box 740 69001
308/345-4240 Tr$1 Mil
Hd: Peter M. Graff, Pres,TO&ChmBd
PersTr: Dan Funk
TrOpers: Velda Ferguson

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$12 Mil
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TrInv: Ray Van Norman, Pres&TO
PersTr,CorpTr: Clara R. Benson, AsstTO
TrOpers: Marion Beck, TOpO

Nebraska City

FARMERS BANK AND TRUST COMPANY
P.O. Box 725 68410
402/873-5573 Tr$4.5 Mil
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PersTr,TrOpers: John T. Stark, TO
Nadine Frakes, TO

OTOE COUNTY NATIONAL BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388 Tr$1 Mil
Hd: Michael J. Walts
Rick Sanders
Linda L. Reins

Neligh

THE NATIONAL BANK OF NELIGH
P.O. Box 129 68756
402/887-4143 Tr$1 Mil
(Branch in Verdigre)
Barbara C. Hughes, TO
Randy Helgren, Pres
William R. Bates, VP&AsstTO

Norfolk

THE DeLAY FIRST NATIONAL BANK & TRUST COMPANY
401 Norfolk Ave.
P.O. Box 13 68701
402/371-1001 Tr$23 Mil
Hd: B. M. DeLay, Pres&TO
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

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FIRST NATIONAL BANK & TRUST CO.
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TrOpers: Kim Steger
TDP: K. Holm

McDONALD STATE BANK
P.O. Box 220 69103
308/532-2300 Tr$1 Mil
Hd: J. W. McDermand, Pres

NORTH PLATTE TRUST CO.
P.O. Box 458 69103
308/532-3511 Tr/u$1 Mil
Hd: Ron Watson, Pres&TO

Ogallala

ADAMS BANK & TRUST
315 North Spruce St. 69153
308/284-4071 Tr$10.8 Mil
Hd: Peter H. Hansen, TO

Omaha

AMERICAN NATIONAL BANK
90th & West Dodge Rd. 68114
402/393-7600 Tr$100 Mil
Hd,Nb: Chris E. Fenimore, VP&TO
PersTr,CorpTr,TrOpers: Doris Garms, AsstTO
TrInv,EmplBen,TDP: David McIntire, TO

DOUGLAS COUNTY BANK & TRUST CO.
6015 Northwest Radial Hwy. 68104
402/551-4310 Tr$47 Mil
Hd: Richard D. Mullin, SrVP&TO
PersTr: Patrick Coyle, TO
Nb: Kirsten Baidock, AsstTO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr/o$550 Mil
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CorpTr: Marc M. Diehl, TO
PersTr: Harold B. Kosowsky, TO
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: David P. Greer, TO
TrOpers: Herbert J. Young, TO
Ann Turco, OpO
Nb: T. J. Gaughen, MO
TDP: D. L. Vuagniaux, OpO

FIRSTIER BANK, N.A., OMAHA
1700 Farnam St. 68102
402/348-6350 Tr$1.9 Bil
(Branch in Grand Island)
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PersTr: Donald W. Engdahl, VP
CorpTr: Jack B. Wheeler, VP
ComTrF,EmplBen: Stanley A. Traub, VP
TrOpers: John P. Cermak, VP
Nb: Stephen R. Lundholm, VP

NORWEST BANK NEBRASKA, N.A.
P.O. Box 3959 68103
402/536-2260 Tr$700 Mil
(Branches in Grand Island & Hastings)
Hd: Ronald G. Weber, SrVP
PersTr: Harry P. Yosten, VP
CorpTr,EmplBen: J. Richard English, VP
Inst/TrInv: Michael R. Kingston, VP
PersTrInv: Patrick M. Miner, TO
TrOpers: Susan Joe, TOpO
Nb: Stephen Stroud, VP

PACKERS BANK AND TRUST CO.
4710 So. 23rd St. 68107
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Hd: Donald E. Dworak, ExecVP&TO
Patrick M. Coyle, TO

Schuyler

THE SCHUYLER STATE BANK & TRUST COMPANY
68661
402/352-2401 Tr$3.381 Mil
Hd: Ronald J. Krejci, Pres&TO
PersTr,CorpTr,TrInv,ComTrF:
Larry L. Bazata, ExecVP&TO
Gwen M. Mach, TOpO

Scottsbluff

SCOTTSBLUFF NATIONAL BANK & TRUST CO.
1620 Broadway 69361
308/632-2155 Tr$23 Mil
Hd: D. E. Hittner, TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr$9.6 Mil
Hd: Velda R. Roberts, VP&TO

Verdigre

THE NATIONAL BANK OF NELIGH BRANCH
68783
402/668-2205
(Branch of Neligh)
Kirk K. Cisler, Mgr,VP&AsstTO

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 130 68787
402/375-1130 Tr$8 Mil
Hd: David R. Ley, Pres&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, ExecVP&TO
TrOpers: Lorie L. Bebee, AsstTO

York

FIRST TRUST CO. OF YORK
P.O. Box 484 68467
402/362-4402 Tr$44 Mil
Hd: Robert V. Jones, Pres

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$19.5 Mil
Hd: Bruce E. Stephens, AsstVP&TO
TrOpers: Kathy Bartling, TOpO

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Las Vegas

First Interstate
Bank

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 15188 89114
702/385-8433
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BrMgr: Mark Dreschler, VP
CorpTr: Gail Bishop, TrAdm
TrOpers: Terry Shamburger
CourtTr: Robert Hayes, TrAdm
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702/731-2222
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JULY 27-31, 1987	DENVER MARRIOTT-SOUTHEAST Denver, CO
OCTOBER 26-30, 1987	HYATT CHERRY HILL Cherry Hill, NJ

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(5 days)

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Pamela J. Williams, AsstVP

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Hd,Nb: Nicholas M. Fugaro, VP&TO

Millburn

FIRST FIDELITY BANK, N.A., NEW JERSEY
397 Millburn Ave. 07041
201/565-3627
(Regional Trust Office of Newark)
Mgr: Marie Carlone, VP&TO

Montclair

HORIZON TRUST COMPANY,NatAssn
483 Bloomfield Ave. 07042
201/783-8210
(Trust Office of Morristown)
Hd: Robert M. Figurelli, VP&RegMgr
Donald E. Erwin, VP
Nb: Arthur L. Hofmann, VP

Moorestown

FIRST FIDELITY BANK, N.A., NEW JERSEY
91 East Main St. 08057
609/234-5560
(Regional Trust Office of Newark)
Mgr.: John Makel, VP&TO

HORIZON TRUST COMPANY,NatAssn
700 East Gate Drive, Ste. 320
P.O. Box 460 08057
609/755-5410
(Trust Office of Morristown)
Vincent J. Gentile, VP&RegMgr
I. Harris Tucker, VP-Nb
Charles G. Frank, AsstVP&IO

Morristown

FIRST FIDELITY BANK, N.A., NEW JERSEY
55 Madison Ave. 07960
201/430-4324
(Regional Trust Office of Newark)
Mgr: Bryant K. Alford, AsstVP&TO

HORIZON TRUST COMPANY,NatAssn
65 Madison Ave. 07960
201/285-2126   Tr$2.2 Bil
(Trust Offices in Linwood, Lakehurst, Montclair, Moorestown, Paramus, Princeton & Westfield)
Hd: Paul C. Bosland, Pres&CEO
PersTr: Thomas J. Curtin, ExecVP&COO
TrInv: David G. Williams, SrVP
Nb: Kenneth Morris, SrVP
EmplBen: Daniel P. Dunn, VP
TrOpers: Robert L. Vankirk, VP
Treas: Thomas A. Anderson, VP
RegHd: Robert E. Hanscom, VP&RegMgr

MIDLANTIC NATIONAL BANK
161 Madison Ave. 07960
201/540-1201
(Branch of Edison)
Hd: Herman H. Otto, VP&RegTO
TrInv: William A. Toohey, TO
Nb: Richard M. Sargent, VP&TO

Mount Laurel

NEW JERSEY NATIONAL BANK
534 Fellowship Rd. 08054
609/234-3020
(Branch of Trenton)
PersTr: Michael C. Provine, VP
Janet L. Stuart, SrTO
EmplBen: David C. Howell, AsstVP

New Brunswick

BRUNSWICK BANK & TRUST
352 George St. 08903
201/247-5800 Tr$1 Mil
Hd: Frances C. Scatteregia, VP&TO

PEOPLES NATIONAL BANK OF CENTRAL JERSEY
385 George St. 08901
201/846-2100
(See Somerville listing for First National Bank of Central Jersey)

Newark

BESSEMER TRUST COMPANY
10 Bank St. 07102
201/622-1787 Tr$1.4 Bil
(Branch of New York, NY)
Hd: John R. Whitmore, Pres&CEO
PersTr: Guy S. Waltman, ExecVP
TrInv: Charles W. Hastings, ExecVP
ComTrF: Kenneth J. Tarr, SrVP
TrOpers: Bruce H. Ballehr, VP
Nb: Robert C. Elliott, Sr., ExecVP

FIRST FIDELITY BANK, N.A., NEW JERSEY
765 Broad St. 07101
201/430-4000 Tr$32.4 Bil
(RegTrOffs in Atlantic City, Hackensack, Hightstown, Millburn, Moorestown, Morristown, Newark, Red Bank, Ridgewood, Spring Lake, Totowa/Wayne, Westfield, Whitehouse & Woodbury. First Fidelity Trust, N.A., Florida, with offices in Boca Raton and Sarasota is a wholly owned non-depository trust company.)
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A. Daniel D'Ambrosio, ExecVP&TO
Robert H. Dunker, ExecVP&TO
John C. Leeds, ExecVP&TO
PvtBnkg: David Templeton, ExecVP&TO
PersTr: Peter T. Lillard, GpVP&TO
Richard P. Reitmeyer, GpVP&TO
CorpTr: Charles E. Hoos, SrVP&TO
CorpTrAdm: William C. Arnebeck, VP&TO
CorpTrOpers: Richard W. Schmude, VP&TO
Opers: Robert L. Nicolai, SrVP&TO
PersTr,InvSvcs: Richard Nicholson, SrVP&TO
Inst: John Walker, SrVP&TO
Gerald Reilly, VP
EmplBen: Francis P. Collins, SrVP&TO
FI: George Weckel, VP
Res: Gerald F. Zedren, VP
Mktg: Michael Watson, SrVP&TO

THE FIRST JERSEY NATIONAL BANK
Gateway One 07102
201/547-7612 Tr$893 Mil
(Branches in Atlantic City, Belmar, Beverly & Princeton Junction)
Hd: Donald F. Maurer
PersTr: M. Bobal
CorpTr: W. Bolin
TrInv: John J. Saueracker
ComTrF: Evelyn Manginelli
EmplBen,Nb: J. Thomas Chiolo
TrOpers,TDP: I. Kameno

Newton

MIDLANTIC NATIONAL BANK
93 Spring St. 07860
201/383-7080
(Regional Trust Office of Edison)
Hd,PersTr,Nb: Joseph A. Mezzacappa, TO

NEWTON TRUST CO.
30 Park Place 07860
201/382-2400 Tr$8 Mil
Hd: George S. Dates, VP&TO

Old Bridge

AMBOY-MADISON NATIONAL BANK
P.O. Box 825 08859
201/721-2800 Tr$2.9 Mil
Hd: George E. Scharpf, TO

Paramus

HORIZON TRUST COMPANY,NatAssn
36 E. Midland Avenue 07652
201/967-7828
(Trust Office of Morristown)
Hd: Myra N. Kelly, VP

THE HOWARD SAVINGS BANK
61 East Ridgewood Ave. 07652
(Regional Trust Office of Livingston)
Nb: Robert J. Desch, AsstVP&TO

THE MIDLAND BANK & TRUST CO.
P.O. Box 266 07652
201/592-3890
Hd: Arthur P. Braaten, SrVP&TO
Margaret Finucane, AsstVP&TO

Passaic

VALLEY NATIONAL BANK
615 Main Ave. S. 07055
201/777-1800 Tr$75 Mil
Hd: S. F. Riskin, Chm&Pres
PersTr: Thos. E. Feeney, SrVP&TO
TrInv: Peter Southway, ExecVP
TrOpers: Stephen J. Gudelski, AsstTO

Paterson

MIDLANTIC NATIONAL BANK/NORTH
P.O. Box 2177 07509
201/881-5000
(Trust Facility of Edison)
Hd,PersTr: Richard F. Ward, VP&TO
TrInv: Chia-Dann Chi, VP&SrTO
Nb: Robert J. Gelsi, TO

Phillipsburg

PHILLIPSBURG NATIONAL BANK & TRUST
115 S. Main St., P.O. Box 5360 08865
201/859-9591 Tr$14 Mil
Hd: Jean D. Willever, TO

Piscataway

THE PEOPLES NATIONAL BANK OF CENTRAL JERSEY
480 Hoes Lane 08854
201/846-2100
Hd: Bernard Hanson

Plainfield

UNITED NATIONAL BANK
221 Park Ave., P.O. Box 632 07061
201/756-5000 Tr$393 Mil
(Regional Trust Offices in Annandale & Bridgewater)
Hd: John H. Burnham, ExecVP&TO
TrInv: Duncan M. Lasher, SrVP
EmplBen: John M. Bank, VP&SrTO
TrOpers: Margaret M. Arcuri, TOpO
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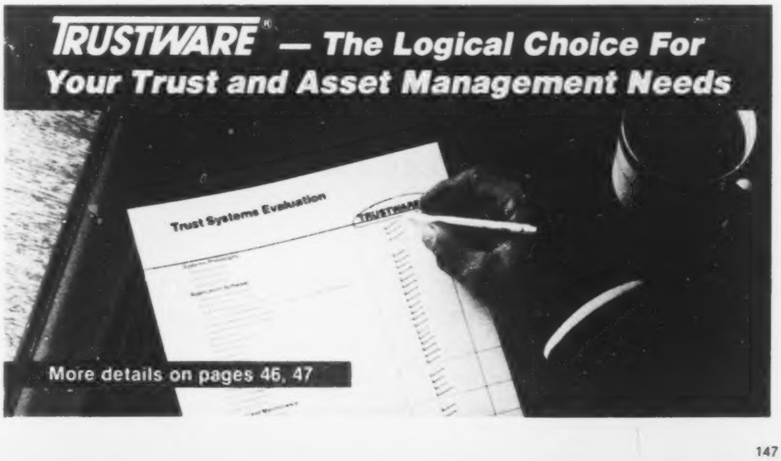

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More details on pages 46, 47

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201/892-1900 Tr$46 Mil
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PersTr: Christine Tamke, TO
Trinv: Thomas Clynes, SrVP
Nb: Grace Wreaks, VP

Princeton

HORIZON TRUST COMPANY,NatAssn
76 Nassau Street 08540
609/921-6800
(Trust Office of Morristown)
Hd: L. V. Silvester, VP&RegMgr
Myles R. Callaghan, VP
Nb: Gregory V. Aloia, AsstVP

UNITED JERSEY BANK
90 Nassau St. 08540
609/921-6100
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
TrInv: Steven D. Stern, VP
PersTr: William Hazelton, VP
TrOpers: John P. O'Neal, TO

Princeton Junction

THE FIRST JERSEY NATIONAL BANK
47 Princeton Heights Rd. 08550
609/599-9333
(Branch of Newark)
Michael O'Brien

Randolph

UNITED JERSEY BANK
711 Route 10 07869
210/328-2474
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: William Kufta, ExecVP
TrDept: Stephen G. Chaberski, SrVP
Nb: Richard Thamsen, SrFPO

Red Bank

FIRST FIDELITY BANK, N.A., NEW JERSEY
303 Broad Street 07701
201/747-5777
(Reg. Trust Office of Newark)
Mgr: David Conover, VP&TO

MIDLANTIC NATIONAL BANK
07701
201/741-7100
(Branch of Edison)
Hd: Robert J. Kneeley, VP&RegTO
PersTr: Joseph W. Paden, AsstVP
TrInv: Jean Wetzel, TO
Nb: William J. Gilmour, AsstTO

UNITED JERSEY BANK
157 Broad St. 07701
210/530-5015
(Regional Trust Office of Hackensack)
Hd: William Kufta, ExecVP
Nb: Robert T. Garty, VP

Ridgewood

CITIZENS FIRST NATIONAL BANK
54 E. Ridgewood Ave. 07451
201/670-2520 Tr$231 Mil
Hd: Richard A. Moore, Jr., SrVP
PersTr: Lawrence J. Sheehan, VP&SrTO
Peter N. Sonderfan, VP&SrTO
Leonard M. Nedswick, VP&TO
TrInv: Albert L. Lawrence, SrVP
Opers: Barbara Gasparini, VP
EmplBen: Diana Voltzow, AsstTO
Nb: John O'Leary, TO

FIRST FIDELITY BANK, N.A., NEW JERSEY
59 N. Broad St. 07450
201/445-7979
(Regional Trust Office of Newark)
Mgr: M. Ray Berberian, VP&TO

Roseland

MIDLANTIC NATIONAL BANK
4 Becker Farm Rd. 07068
(Branch of Edison)
Hd: John M. Andrus, VP&TO
Nb: Joseph M. Gazdalski, AsstVP

SECURITY NATIONAL BANK & TRUST COMPANY OF NEW JERSEY
Eisenhower 280 Office Park
101 Eisenhower Pkwy. 07068
201/228-9770 Tr$140 Mil
Hd: Ross B. Burke, ExecVP&TO
TrInv: Lee T. Smith, Jr., ExecVP
TrOpers: Vincent J. Marsden, AsstVP
Nb: Joseph J. Verbaro

Roselle

COMMERCIAL TRUST CO. OF NEW JERSEY
220 Chestnut St. 07203
201/241-9770
(Branch of Jersey City)
Nb: Maryalice M. Raushi, TO

Somerville

FIRST NATIONAL BANK OF CENTRAL JERSEY
1 W. Main St. 08876
201/685-8318 Tr$360 Mil
Hd,Nb: Joseph P. Williams, SrVP&TO
PersTr: Ellery C. Scott, VP&TO
TrInv: James H. Olson, VP&TO
TrOpers: Elizabeth Follat

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50 W. Main St., P.O. Box 837 08876
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PersTr: Gordon W. Robb, TO
Neil Feier, VP&TO
CustSec: Dorothy N. Ballatine, VP
CustAccts: Susan B. DeSimone, AsstSec&AsstTO
TrOpers,CorpTr: Nancy S. Adams, VP&TOpO

Spring Lake

FIRST FIDELITY BANK, N.A., NEW JERSEY
301 Morris Ave. 07762
201/974-9292
(Regional Trust Office of Newark)
Mgr: Frank Quinn, AsstVP&TO

Summit

NATIONAL STATE BANK
1 Maple Street 07901
201/376-1442
(Branch of Elizabeth)
Hd: John F. Cavicchia, SrVP&TO
PersTr: Michael B. Vath, VP&TO
TrInv: John C. Kautz, VP&TO

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367 Springfield Ave. 07901
201/522-8431 Tr$1 Bil
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PersTr: Robert T. Cassel, VP&TO
CorpTr: Marvin Kierstead, AsstVP&TO
TrInv: Thomas H. Clynes, SrVP
ComTrF: William Edgar, VP&TO
TrOpers: Roger A. Neff, VP&TO
EmplBen: Roy E. Williams, VP
Nb: Lawrence F. Worden, VP&TO

UNITED COUNTIES TRUST CO.
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201/522-5400

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FIRST NATIONAL BANK OF TOMS RIVER, N.J.
40 Main St. 08753
201/286-3390 Tr$400 Mil
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Hd,CorpTr: Carl J. Lewandowski, VP&SrTO
PersTr,Nb: Gregory J. Dubnansky, VP&TO
TrInv,ComTrF: Rosanna S. Celluzzi, AsstVP&TrInvO
EmplBen: Kevin Wm. Bless, AsstVP&SrPenTO
Nb: John R. Brown, AsstVP&TrTxO
TrOpers: Michael Cifuni, AsstVP

THE HOWARD SAVINGS BANK
1415 Hooper Ave. 08753
201/349-5776
(Regional Trust Office of Livingston)
Admin: Richard J. Betz, SrTO
Nb: Muriel E. Primm, AsstVP&TO

★Trenton

NATIONAL STATE BANK
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(Branch of Elizabeth)
PersTr: Alexander Chiemingo, AsstVP&TO
TrOpers: Charlotte L. Kanzler, TO

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PersTr: James H. Caulfield, VP
CorpTr: Vincent J. Serock, VP
EmplBen: Dennis L. Walsingham, VP
TrInv: Gregory A. Church, VP
TrOpers: A. James Breaux, VP

Union City

HUDSON UNITED BANK
P.O. Box 29 07087
201/348-2600 Tr$57 Mil
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PersTr: D. Lynn Van Borkulo, VP&SrTO
CorpTr,ComTrF,TrOpers: Ernest Bisbal, TO
TrInv: William J. Schneider, Jr., VP&IO

Wayne

FIRST FIDELITY BANK, N.A., NEW JERSEY
401 Hamburg Tpke. 07470
201/790-2316
(Regional Trust Office of Newark)
Mgr: William Caspare, VP&TO

Westfield

FIRST FIDELITY BANK, N.A., NEW JERSEY
443 North Ave. West 07091
201/233-7744
(Regional Trust Office of Newark)
Mgr: William Bogel, VP&TO

HORIZON TRUST COMPANY
206 East Broad St. 07091
201/233-3800
(Branch of Morristown)
Robert J. Verse, VP-Mgr
Sheila M. Coronella, AsstVP-Nb

NATIONAL STATE BANK
1 Elm Street 07090
201/388-0800
(Branch of Elizabeth)
PersTr: M. Scott Eakeley, VP&TO
Peter J. Larsen, TO

Whitehouse

FIRST FIDELITY BANK, N.A., NEW JERSEY
Route 22 and 523 08889
201/534-2621
(Regional Trust Office of Newar)
Mgr: Sandra M. Stark, AsstVP&TO

Woodbury

FIRST FIDELITY BANK OF NEW JERSEY
515 Union Blvd. 07512
201/790-2300 Tr$200 Mil
Hd,TrInv: John W. Gustafson, VP&TO
PersTr: William C. Caspare, VP
Nb: Doris Kesse, AsstVP
TrOpers: Herbert Eisenhardt, AsstVP
EmplBen: Michael O'Shaughnessy, AsstVP

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2 South Broad St. 08098
609/845-5800
(Branch of Newark)
Hd: John Riso, VP&SrTO

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Corporate Trust Department
Corporate Financial Center 07095-0984
201/750-3636
(Branch of Elizabeth)
Bernard F. Cimo, VP&TO
Kathleen D. Gain, AsstTO

Woodstown

WOODSTOWN NATIONAL BANK & TRUST CO.
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609/769-0040 Tr$12 Mil
Hd: Robert R. Williams

NEW MEXICO

Alamogordo

FIRST NATIONAL BANK
P.O. Drawer 9 88310
505/437-4880 Tr/u$1 Mil
Hd: George Abbott, TO&ChmBd
Elvira Gavaldon, AsstTO

Albuquerque

FIRST INTERSTATE BANK OF ALBUQUERQUE
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505/766-6330
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PersTr,Nb: T. K. Killion, VP
CorpTr,EmplBen: R. E. Thomas, TO
TrOpers: Noreen Kwaswan, AsstVP

FIRST NATIONAL BANK
P.O. Box 1305 87103
505/765-4030 Tr$200 Mil
Hd,Nb: William G. Odins, SrVP&TO
PersTr: Brian C. Bjorndahl, AsstVP&TO
CorpTr,EmplBen: Harvey N. Monroe, VP&TO
TrOpers: Michael L. Erwin, VP&TO
TrInv: Thomas E. Gorman, VP&TrInvO
Nb: John O. Martin, VP&TO

SUNWEST BANK OF ALBUQUERQUE, N.A.
P.O. Box 25500 87125-5500
505/765-2301
Hd,PersTr: Oliver Allred, VP&ExecTO
CorpTr: Elizabeth H. Dean, TO
TrInv,ComTrF: Dodge Shuler, VP&TO
EmplBen: Larry Harris, VP&TO
TrOpers: Katie Sandstrom, TOpO
Nb: Gerald Fitz-Gerald, SrTO

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505/765-5110 Tr$400 Mil
(Branches in Roswell and Santa Fe)
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Maurice L. Peeples, Jr., Pres
PersTr: P. Sheldon Wright, SrVP&TO
CorpTr: George Kuhn, VP&SrTO
TrInv: Robert Kirchberger, VP&SrIO
Comp: John S. Hawkes, VP&Comp
TrOpers: Christel Garcia, AsstVP
Linda L. Browning, AsstVP,TO&Sec
Nb: Patric Darnell, SrTrConslt

Artesia

FIRST NATIONAL BANK
P.O. Drawer AA 88210
505/746-3511 Tr$23 Mil
Hd: Jim Dykes, VP&TO-Inv
TrOpers: Gayla Hunnicutt
Faye Teel
Laura Pearson

Carlsbad

CARLSBAD NATIONAL BANK
P.O. Box 1359 88220
505/885-2121 Tr$24 Mil
Hd,CorpTr,EmplBen,Nb: Carl Manganaro, VP&TO
TrOpers: Karen Sayre, AsstCsh&TO
PersTr: Judy Montgomery, AsstCsh&TrAdm
TrInv: Ruth H. Loy, AsstVP&TO

Clovis

The Citizens Bank of Clovis
Clovis, New Mexico

CITIZENS BANK OF CLOVIS
P.O. Box 1629 88101
505/769-1911 Tr$10 Mil
Hd: Jeff Jacobs, VP&TO
TrOpers: Karl E. Hecht, AsstTO

SUNWEST BANK OF CLOVIS N.A.
P.O. Drawer 1509 88101
505/769-2222 Tr$20 Mil
Hd,PersTr,CorpTr,Nb: Robbie Holloman, VP&TO
TrOpers: Dorothy Winn, VP&AsstTO

Espanola

SUNWEST OF RIO ARRIBA
P.O. Box 8 87532
505/753-2155 Tr$7 Mil
Hd: Donna J. Miller, VP&TO

Farmington

FIRST INTERSTATE BANK OF FARMINGTON
P.O. Box 4140 87499
505/325-8833 Tr$24 Mil
Hd,TrInv: Richard J. Palmer, VP&TO
EmplBen: Beverly Caswell, VP&TO
PersTr: Glenda Anderson, AsstTO

THE FIRST NATIONAL BANK
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NEW MEXICO (Cont'd)

Gallup

UNITED NEW MEXICO TRUST CO.
P.O. Box 279 87301
505/863-9511 Tr$6 Mil
Hd: David Ruiz, Pres&CEO

Hobbs

FIRST INTERSTATE BANK OF LEA COUNTY
P.O. Box 400 88240
505/397-6648 Tr$45 Mil
Hd: James D. Hill, SrVP
PersTr,Nb: Ronald E. Miller, VP&TO
CorpTr,ComTrF,TrOpers,TDP: Linda Altman
TrInv: Rob Ritoon, IO
EmplBen: June A. Blankenship

UNITED BANK OF LEA COUNTY
P.O. Box 5614 88241
505/397-3271 Tr$43 Mil
Hd: Lucille Dailey, SrVP&TO
Terri Howard, TO

Las Cruces

FIRST NATIONAL BANK OF DONA ANA COUNTY
P.O. Drawer FNB 88004
505/526-7340 Tr$84 Mil
Hd: Thomas N. Mobley, Jr., SrVP&TO
PersTr: Jennie Alvidrez, AsstVP&TO
Gloria Maggard, AsstTO
CorpTr,TrOpers: Jeanne K. Coleman, VP&TO
TrInv,ComTrF: Rodney A. Chamness, VP&TO
EmplBen: William A. Garner, VP&TO

WESTERN BANK
201 N. Church St.
P.O. Box 457 88004
505/526-5544 Tr$6.32 Mil
Hd: Kimerick F. Hayner, SrVP&TO
Liz Sparks, AsstTO

Los Alamos

FIRST NATIONAL BANK OF SANTA FE
1910 Trinity Dr.
P.O. Box 1110 87544
505/662-4155
(Branch of Santa Fe)
Mgr: Herman J. Vogt, Jr., VP

Lovington

LIBERTY NATIONAL BANK
P.O. Box 1627 88260
505/396-2831 Tr$8 Mil
Hd,PersTr,TrInv,EmplBen: Rita R. Neal, VP&TO
TrOpers: Ruby Deitz
TDP: Vikki Clark

Raton

SUNWEST BANK OF RATON N.A.
P.O. Drawer 1108 87740
505/445-2341 Tr/u$1 Mil
Hd: Cynthia S. Scheafer, VP&TO

Roswell

SUNWEST BANK OF ROSWELL, N.A.
5th & Main Sts. 88201
505/624-5000 Tr$25 Mil
Hd,TrInv,EmplBen: Catherine E. Rugen, VP&TO
PersTr,CorpTr: Jerry Porter, AsstVP

UNITED NEW MEXICO BANK OF ROSWELL
400 North Pennsylvania Ave. 88201
505/622-3441
(Trust Office of Albuquerque)
Sylvian Gillespie, VP,SrTO&BrMgr

★ Santa Fe

BANK OF SANTA FE
P.O. Box 2027 87504
505/983-3374 Tr/o$12 Mil
Hd: James C. Leopold, SrVP
CorpTr: Donna Bailey

BANQUEST/FIRST NATIONAL BANK OF SANTA FE
P.O. Box 609 87504
505/984-7400 Tr$700 Mil
(Branch in Los Alamos)
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Prob,Nb: Jack L. Houchen, VP&TO
PersTr,Adm: Glenna Jarvis, VP&TO
Frances C. De Baca, AsstVP&TO
CorpTr: C. Olivas, AsstTO
Jane Monfort Fields, TrAdm
TrOpers: Fred W. Reynolds, VP&TO

FIRST INTERSTATE BANK OF SANTA FE,NatAssn
P.O. Box 969 87501
505/982-3671 Tr/o$150 Mil
Hd,Nb: Carl T. Fisher, ExecVP&SrTO
PersTr: Mildred L. Hermetet, VP&TO
CorpTr,ComTrF,TrOpers:
Jerry Pogemiller, AsstVP&TOpO
Prob,Tax: Pauline L. Lujan, TrAdm
Agcys: Lori Gorby, TrAdm
EmplBen: David Lloyd, TrAdm
TrInv: Blaine Stengel
FinSvcs: Gloria Hendley

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Karen Carney Hasted, VP,TO&BrMgr

Silver City

THE AMERICAN NATIONAL BANK
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505/538-5320
Hd: Cash Skarda, Pres,ChmBd&TO

NEW YORK

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(Branch in Amsterdam)
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TrInv: John W. Meyer, AsstTO
EmplBen: Thomas P. White, TO
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RegAdm: James V. D'Amico, VP&SrTO
PersTr: Richard F. Galvin, VP&SrTO
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PersTr: Iva M. Riordan, TO
EmplBen,PersTr: Gregory M. McConahey, TO
TrOpers: Mary B. Golden, TOpO

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(Branch of Albany)
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NORSTAR TRUST COMPANY
56 E. Main St. 12010
518/842-2211
(Branch of Albany)
Nb: William V. O'Connor, TO

Auburn

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315/253-2731
(Branch of Rochester)
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TrOpers: Mary Crysler

Beacon

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TrOpers: Sharon J. Vaughn, AsstTO

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Hd: Richard C. Berry, VP

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PersTr: Selby R. Smith, AdmVP&TO
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TrInv: Gregory S. MacKay, VP
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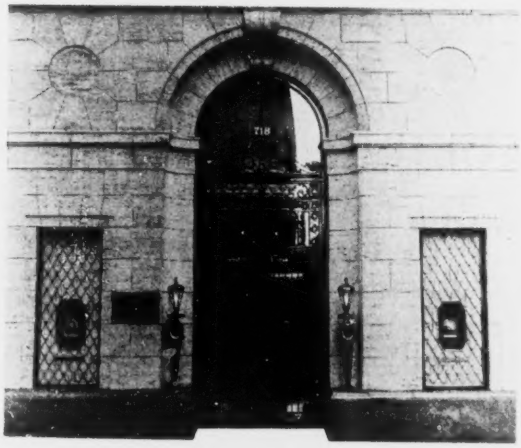

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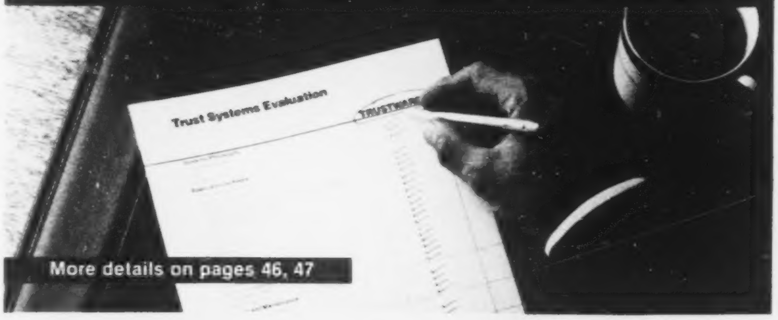

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FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 31727 28231
(Branch of Raleigh)
PersTr: C. William Hunt, Jr., VP&TO
EmplBen: James P. Keift, EBO
Nb: William E. Weiner, VP

FIRST UNION NATIONAL BANK
301 S. Tryon St. 28288
704/374-6299
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Capital Management Group:
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FidSvcs: W. Donald Baird, SrVP&SrTO
ReSvcs: M. E. Everett, III, SrVP&SrTO
InvSvcs: William R. Hackney, III, VP&TO
CorpTr,TrOpers: John Soldati, VP&SrTO
EmplBen: Lawrence K. Foley, VP&SrTO
Sls: Steve Poole, VP&TO
Charlotte Personal Trust:
Admin: Joseph C. Hunter, VP&TO
Nb: Donald J. Hodgens, VP&TO

NCNB NATIONAL BANK
One NCNB Plaza, T09-1 28255
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PersTrDiv: W. Shiles McCord, SrVP&DivExec
Mgr,NCPersTr: Judson H. Croom, Jr., VP&TO
PersTr,CityTrMgr: Thomas A. Wellner, VP&TO
TrSupSvcs,TxRE: W. Richard Kelly, SrVP&TO
TxMgr: Wade H. Alley, Jr., VP&TO
REMgr: Charles M. Gulledge, VP&TO
BusAdvSvcs: James A Clark, VP&TO
CorpTrDiv: Merwin L. Rogers, SrVP&DivExec
EmplBen: Peter Alan Curcio, VP
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Allocations: Kathryn Q. Cooper, AsstVP
InvMgtDiv: Donald G. Berdine, SrVP&DivExec
Invs,FI: Steve W. Duff, VP
REInv: Floyd T. Boyce, SrVP
BusDevDiv: David J. Cathcart, SrVP&DivExec
CorpTr,BD: Mark S. Coltrin, VP
PersTr,BD: J. C. Blucher Ehringhaus III, TO
TrOpers: James A. Hullender, SrVP&TO

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P.O. Box 33849 28233
704/377-5611
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Jack E. Stone, VP&TO
Susan McLamb, TO

UNITED CAROLINA BANK
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704/372-9938
(Branch of Whiteville)
RegMgr: R. Mark Smith, VP
PersTr: Judy Gardner
TrInv: Tom Eubanks, VP&TO
EmplBen: Kay Cooper, TO

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P.O. Box 31608 28231
704/378-5405
(Branch of Winston-Salem)
Hd: Donald G. Murfee, VP&RegMgr

Concord

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704/786-5111 Tr$13 Mil
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TrOpers: Mrs. Phyllis E. Baucom, AssocTO
Mrs. Nancy Mills, AsstTO

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P.O. Box 467 28025
704/782-4161
(Main Office: Charlotte)
Admin: Mike Knies, VP&TO

Davidson

PIEDMONT BANK & TRUST CO.
P.O. Box 38 28036
(Branch of Charlotte)
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PersTr;EmplBen: Judy A. Gardner, TO
Nb: Haywood C. Sellers, VP&TO

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PersTr;CorpTr;ComTrf;EmplBen:
K. Coffield Knight, VP&SrTO
TrInv: James S. Agnew, VP&SrTO
TrOpers: Mrs. Alberta M. Buxton, VP&TOpO

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P.O. Box 1932 27702
Tr$1.8 Mil
Hd: Vivian R. Patterson, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 2252 27702
919/683-1261
(Branch of Winston-Salem)
TrMgr: Mrs. Jean F. Holleman, VP

Fayetteville

FIRST-CITIZENS BANK & TRUST CO.
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919/483-2141
(Branch of Raleigh)
PersTr: Barbara Council, TO

Greensboro

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919/275-8661
(Branch of Raleigh)
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PersTr: Rudy L. Ogburn, TO

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919/378-4070
(Main Office: Charlotte)
Admin: P. Jo Fallon, VP&TO
Nb: Barry Sanders

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919/370-3000
(Branch of Charlotte)
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PersTr: Walter A. Hiatt, Jr., VP
Walter C. Faison, VP&TO
Mary H. Knight, TO
Tx: Emmett Z. Tucker, VP&TO
RE: C. Norman Smith, Jr., VP&TO
Support: Diane J. Bolte, Mgr
InvMgr: Steve S. Smith, VP
BusDev: C. Carroll Inman, VP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 20200 27420
919/275-0905
(Regional Trust Dept. of Lumberton)
Glenda R. Burkett, AsstVP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 21048 27420
919/373-6482
(Branch of Winston-Salem)
TrMgr: David D. Addison, VP

Greenville

NCNB NATIONAL BANK
P.O. Box 1807 27834
919/758-3471
(Branch of Charlotte)
CityTrMgr: Carl Joyner, VP&TO
PersTr: Nancy Warren, AsstVP&TO
FM: Charles Cone, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 1767 27834
919/757-7293
(Branch of Winston-Salem)
TrMgr: J. E. May, VP

Hamlet

UNITED CAROLINA BANK
P.O. Box 631 28345
919/997-5061
Hd: B. T. Phillips, TO

Hendersonville

FIRST UNION NATIONAL BANK
401 N. Main Street 28793
(Main Office: Charlotte)
Admin: David Imschweiller, VP&TO

Hickory

FIRST UNION NATIONAL BANK
P.O. Box 279 28601
704/322-0274
(Main Office: Charlotte)
Admin: William V. [illegible], VP&TO

NCNB NATIONAL BANK
P.O. Box 2408 28603
704/328-5221
(Branch of Charlotte)
CityTrMgr: Nancy Truitt, AsstVP&TO
PersTr: David D. Thompson, TO
Peggy Carpenter, [illegible]

High Point

HIGH POINT BANK & TRUST CO.
P.O. Box 2278 27261
919/889-2000 Tr$230 Mil
Hd;TrInv: Miles F. Rush, SrVP&TO
PersTr: Marvin D. Johnson, VP&TO
EmplBen: Janice B. Smith, TO
TrOpers: Margie L. Long, TO

NCNB NATIONAL BANK
P.O. Box 2610 27261
919/889-8161
(Branch of Charlotte)
CityTrMgr: Charles L. Myers, VP&TO
Nancy Wade, [illegible]

WACHOVIA BANK & TRUST CO.,NatAssn
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(Branch of Raleigh)
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FM: Sidney Whaley

Lexington

LEXINGTON STATE BANK
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704/246-6500 Tr$11.34 Mil
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PersTr Admin: John T. Thacker, Jr.
TrOpers: Mrs. Patsy Junkins

Lumberton

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TrInv,ComTrF: C. Rees Jenkins, Jr., VP&SrTO
EmplBen,TrOpers: Susan McKeithan, VP&TO
PersTr: Lottie S. Gilbert, AsstVP&TO
Farm: Frank Bayette, VP
Preston Britt, AsstVP
TrOpers: Julie Dowless, AsstTOpO
Linda Lane, AsstTOpO
TrTx: Dorothee Singletary, AsstTO

North Wilkesboro

FIRST UNION NATIONAL BANK
P.O. Box 310 28674
919/651-5000
(Main Office: Charlotte)
Admin: Lewis H. Bryant, VP&TO

Pinehurst

BRANCH BANKING & TRUST CO.
Chinquapin Rd. 28374
919/295-6136
(Branch of Wilson)
PersTr: Doris R. Dennis, AsstVP

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
901 Chinquapin Rd. 28374
919/295-6511
(Branch of Lumberton)
Hubert H. Ellison, Jr., TrDevO

Raleigh

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333 Fayetteville St. 27611
919/828-0551
Nb: Jerry Summers, VP

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P.O. Box 151 27602
919/755-7285 Tr$494
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PersTr: W. Allen Knott, SrVP
CorpTr: Willard A. Simms, VP&TO
TrInv: John R. Noles, VP&TO
RE: John G. Sullivan, TO
EmplBen: J. Earl McCormick, VP&TO
Nb: Richard Speers, VP&TO
TrOpers: Randall H. Devers, VP&TO
REGIONAL OFFICE
PersTr: Robert E. Schuhmacher, VP,TO&RegSupv
Nb: N. Sam Allen, VP&TO

FIRST UNION NATIONAL BANK
P.O. Box 3008 27602
919/829-6273
(Main Office: Charlotte)
Admin: R. Robert Stall, III, VP&TO
Nb: David Grissett

NCNB NATIONAL BANK
P.O. Box 27287 27611
919/829-6500
(Branch of Charlotte)
EasternRegMgr: Sam F. Lewis, VP&TO
InvMgt: Frank R. Hooper, VP&TO
AdminSpt: Dottie W. Brooks, TO&AsstSec
Tx: Charles G. McClure, Jr., VP&TO
RE: Ed H. Bland, AsstVP&TO
BusDev: Robert C. Vaughn III, TrRep
EmplBen: Linda T. Schiller, AsstVP&TO
PersTr: Al F. May, VP&TO
E. Marvin Thompson, Jr., VP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 31048 27622
919/787-8808
(Regional Trust Dept. of Lumberton)
Brent Miller, VP&TO
PersTr: Dawn Gillis, AsstTO

UNITED CAROLINA BANK
P.O. Box 20160 27609
919/782-7100
(Branch of Whiteville)
Hd: David N. Snyder, VP&RegMgr
PersTr: Steve Smith, AsstVP&TO
TrInv: Lorraine Bass, AsstTO
Nb: Richart Newton, AsstTO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 27886 27611
919/755-7629
(Branch of Winston-Salem)
TrMgr: William A. Rudolph, SrVP&AreaMgr

Reidsville

FIRST NATIONAL BANK
P.O. Box 2037 27320
919/342-3346 Tr$3.5 Mil
Hd: W. B. Apple, Jr., TO

Rocky Mount

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P.O. Drawer 872 27801
919/977-4014
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PersTr: R. W. Edwards, VP&TO
CorpTr: L. J. Taylor, VP&SrTO
TrInv,ComTrF: T. W. Harris, SrVP
Charles N. Whitener, VP&TrInvO
EmplBen: Susan A. Ayers, AsstVP&TO
TrOpers,TDP: Mervin Jenkins, AsstVP

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 1220 27801
919/977-8300
(Branches in Ahoskie & Raleigh)
Hd: B. Clinton Jobe, SrVP&SrTO
TrInv,ComTrF: Patrick Raiford, VP&TO
EmplBen: Charles W. Wyatt, III, VP&PTO
TrOpers: Kenneth C. Harrell, TO
Tax: C. M. Cornett, Jr.
Nb: Robert G. Drons, VP&TO
Farm: Paul R. Bulluck, Jr., VP

Salisbury

SECURITY BANK & TRUST CO.
P.O. Box 2189 28145
704/633-7800 Tr$30 Mil
Hd: Robert G. Kellogg, VP&SrTO
F. L. Rodenbeck, Jr., SrTO&TrCoun

Shelby

THE FIRST NATIONAL BANK
P.O. Box 168 28150
704/484-6233 Tr$55 Mil
Hd: William E. Plowden, Jr., VP&TO
TrOpers: Dorothy W. Pearson, TrSpec

Southern Pines

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 147 28387
919/692-7101
(Regional Trust Dept. of Lumberton)
Elizabeth K. Reed, TO

Wadesboro

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Drawer 111 28170
704/694-6521
(Regional Trust Dept. of Lumberton)
Lee Roy Lookabill, Jr., VP&TO
Laraine G. Russell, AsstTO

Whiteville

UNITED CAROLINA BANK
P.O. Drawer 632 28472
919/642-5131 Tr$527 Mil
(Branches in Charlotte, Raleigh & Wilmington)
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PersTr: Paul Weick, AsstVP&TO
CorpTr: Julian Parks, SrVP
TrInv: Joe Johnston, VP
ComTrF: Pat Clark, TO
EmplBen: Andy Sessoms, VP&RegMgr
TrOpers: C. G. Townsend, VP
Nb: Jerry Schrader, VP&Dir
TDP: Connie Broadway, TO
FM&NatRes: David Barker, VP
InvSvcs: Tom Willis, VP

Wilmington

FIRST CITIZENS BANK & TRUST CO.
P.O. Box 1619 28401
919/762-0301
(Branch of Raleigh)
Joseph C. Knox, Jr., VP&TO

NCNB NATIONAL BANK
155 N. Front St.
P.O. Box 1290 28402
919/763-9951
(Branch of Charlotte)
CityTrMgr: Kevin J. Grady, AsstVP&TO

UNITED CAROLINA BANK
Third & Princess Sts. 28402
919/762-8791
(Branch of Whiteville)
Hd: R. Michael Mincey, VP&RegMgr
EmplBen: Jennifer Casey, AsstVP
PersTr: Jerry Morris, AsstVP

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Drawer 1170 28401
919/763-6501
(Branch of Winston-Salem)
TrMgr: Lester W. Edwards, Jr., VP

Wilson

BRANCH BANKING & TRUST CO.
223 W. Nash St. 27893
919/399-4225 Tr$1.3 Bil
(Branches in Charlotte, Pinehurst & Raleigh)
Hd: W. Ray Long, ExecVP

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Winston-Salem

NCNB NATIONAL BANK
102 W. Third St. 27101
919/721-4042
(Branch of Charlotte)
CityTrMgr: M. Lula Cook, VP&TO
PersTr: Scott M. Fitzgerald, TrRep

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 3099 27150
919/770-5910 Tr$5.1 Bil
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PersTr: J. M. Gregg, Jr., GpVP
PersTrOffice: John W. Burwell, SrVP&AreaMgr
InstlFdsMgt: Arthur G. Kiser, GpVP
CorpTr: Harry W. Rolison, SrVP
EmplBen: Clayton A. Boggan, Jr., SrVP
CharitFds: E. Ray Cope, VP
TrInv,ComTrF: H. Vernon Winters, GpVP
TrOpers: Dennis B. Dills, GpVP
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NORTH DAKOTA

★ Bismarck

DAKOTA FIRST TRUST CO.
Seventh Street at Arbor 58501
701/258-6550

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1778 58501
701/222-6221
(Division of Fargo)
Hd: James Bierdeman, VP&SrTO
PersTr: Walter Renden, TO
Arlene Poppe, AsstSec

NORWEST CAPITAL MANAGEMENT & TRUST CO., NORTH DAKOTA
58501
(Branch of Fargo)
Hd: Terrance W. Ness, VP

Bottineau

FIRST NATIONAL BANK & TRUST
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701/228-2236
Hd: Dennis L. Burud, VP&TO

Bowman

FIRST NATIONAL BANK OF BOWMAN
P.O. Drawer B 58623
701/523-3261
Hd: Rick R. Sanders, VP&TO
Mark S. Sivertson, TO

Devils Lake

THE RAMSEY NATIONAL BANK & TRUST COMPANY
P.O. Box 160 58301
701/662-4024 Tr$42 Mil
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PersTr: Mark Flaig, TO
EmplBen: Karen Hausmann, AsstTO&Auditor

Dickinson

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1158 58601
701/227-0801 Tr$20 Mil
Hd,PersTr,EmplBen,Nb: Betty Kolling, TO
EmplBen,Nb,TrInv: Dan Johnston, TO

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 1118 58601
701/225-0230 Tr$35 Mil
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Daryl Kudrna, AsstTO
TrOpers: Linda Kuntz, TO

Ellendale

THE FIRST NATIONAL BANK AND TRUST COMPANY OF ELLENDALE
P.O. Box 99 58436
701/349-3213
Hd: Harley D. Jundt, Pres
PersTr,CorpTr,TrInv,ComTrF: Vic Steinwand, VP

Fargo

DAKOTA FIRST TRUST CO.
P.O. Box 2866 58102
701/235-3568 Tr$178 Mil
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PersTr,CorpTr,Nb: Terry Knoepfle, AsstVP&TC
EmplBen: Pamela J. Triggs, AsstVP&TO
TrOpers,TDP: Delphine Hildahl, TOpO
FM,TaxSvcs: Marv Swan, AsstVP&TO
Nb: Gary L. Johnson, VP&TO
Dana Burnham, AsstVP&TO

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PersTr,TrOpers: Paul T. Sather, VP&TO
TrInv: David Silbergleit, VP&IO
CorpTr,TrInv: Richard P. Gast, VP&TO
PersTr: Carole Sagen, TrAdm
EmplBen: Vicki Weber, EBO

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TrOpers: David Sogge, TOpO
Nb,Mktg: Richard J. Forest, VP&SrTO
Nb: Roger L. Sullivan, SrTO
TrInv: David L. Kerssen, VP&TrInvO
Marge Matthees, TrInvO
EmplBen: Edmond O. Gunderson, SrTO&AsstTreas
Charles Wittenberg, TO&AsstSec
PersTr: Carolyn A. McLaughlin, TO
Pam Rudolf, TrAdm
Leo Johnson, TrAdm
Prob: Pamela K. Anderson, ProbO
Farm: Thomas Archbold, VP&TrFM
Terry Longtin, AsstFM

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4th & Main Sts. 58126
(Offices in Bismarck and Minot)
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CorpTr: Pam R. Hodenfield, AsstVP
TrInv: Steven H. Halverson, AsstVP
TrOpers: Patricia D. Nicholson, TO
EmplBen: Gary W. Hanson, VP&Sec/Treas
FM: Marvin Nordbo, SrVP
Nb: David L. Rasmussen, AsstVP

Grand Forks

FIRST NATIONAL BANK IN GRAND FORKS
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701/795-3265 Tr$200 Mil
Hd: Peter Nielsen, ExecVP-Tr
CorpTr,EmplBen: Thomas W. Mark, VP&TO
TrInv,ComTrF: Paul A. Stenseth, VP&TrInvO
TrDept/RE,Farm: Kenneth Olson, MgtO
TrOpers,TDP: Gary Williams

FIRST TRUST CO. OF NORTH DAKOTA
P.O. Box 1118 58201
701/795-6164
(Division of Fargo)
Hd: Dorwin D. Marquardt, VP&SrTO
PersTr: Mark V. Hall, SrTO&AsstSec
Karen Horge, AsstSec

Minot

FIRST AMERICAN BANK & TRUST CO. OF MINOT
P.O. Box 1548 58701
701/852-3361 Tr$67 Mil
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PersTr: W. Dan Korget, AsstVP&TO
CorpTr,EmplBen: Armand Lynner, VP&TO
TrOpers: Mary Jane Gullingsrud

FIRST WESTERN BANK
P.O. Box 1090 58702
701/857-6183 Tr$14 Mil
Hd: J. H. Hoeven, III, VP&TO
PersTr: David B. Aas, CPA&TO
TrOpers: Peggy Parizek

NORWEST CAPITAL MANAGEMENT & TRUST CO., NORTH DAKOTA
P.O. Drawer 1488 58702
701/852-4242
(Office of Fargo)
Hd: Dan Langemo, VP

Parshall

PEOPLE BANK & TRUST
P.O. Box 7 58770
701/862-3131
Hd: Gary L. Lerberg
EmplBen: Alan L. Lerberg
TrOpers,Nb,TDP: Joan M. Zavalney

Williston

AMERICAN STATE BANK & TRUST COMPANY OF WILLISTON
P.O. Box 1446 58801
701/572-2115 Tr$25 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Noel K. Hanson, VP&TO
EmplBen,TrOpers,TDP: Tim Nehring, AsstTO

FIRST NATIONAL BANK & TRUST CO. OF WILLISTON
P.O. Box 1827 58802
701/572-2113 Tr$36 Mil
Hd,PersTr,Nb: Richard H. Rolfstad, ExecVP&TO
CorpTr: Richard O. Brudvik, TO
TrInv,EmplBen: Brad Bergman, TrAdm
TrOpers,TDP: Daryl Dullvin, TOpMgr

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OHIO

Akron

BANK ONE, AKRON, NA
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PersTr: Chris Goldthorpe, VP&TO
CorpTr: Charles D'Arcy, VP&TO
TrInv,ComTrF: John P. Werner, TO
EmplBen: John Burnquist, TO
TrOpers: Margaret D. Neidert, TO
Nb: John Strickland

FIRST NATIONAL BANK
106 S. Main St. 44308
216/384-7300 Tr$2.4 Bil
Hd: Gregory R. Bean, SrVP&SrTO
PersTr: Ronald B. Tynan, VP&TO
CorpTr: Terry L. Cariglio, TO
TrInv,ComTrF: Frederick D. Dodson, VP&TO
TrOpers: Gary M. Toth, TO
Nb: Michael Ayers, TO

NATIONAL CITY BANK, AKRON
P.O. Box 2009 44309
216/375-8704 Tr$700 Mil
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PersTr: Richard S. Amundson, VP
TrInv: Larry Kekst, VP
David Zawadski, AsstVP
EmplBen: M. Patricia Allen, VP
TrOpers: J. Arlene Watson, AsstVP
Nb: Robert Bonchack, AsstVP
Margaret Andreff

SOCIETY NATIONAL BANK
157 S. Main 44308
216/379-1645 Tr$200 Mil
(Trust Office of Cleveland)
Philip C. Bradley, VP

Alliance

BANK ONE, ALLIANCE, NA
504 E. Main St. 44601
216/821-5350 Tr$76 Mil
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TrInv: William Beaumont, PtfolMgr
PersTr: Earl R. Pinkerton, VP&TO
CorpTr,EmplBen: John A. Burnquist, TO
Nb,PersTr,Est: David R. Floyd, AsstTO

UNITED NATIONAL BANK & TRUST CO.
2 West State St. 44601
216/823-4540
(Branch of Canton)
Hd: George K. Weimer, Jr., VP&TO

Ashtabula

SOCIETY BANK OF EASTERN OHIO, N.A.
Ashtabula District
4717 Main Ave. 44004
216/998-2222 Tr$122 Mil
Hd: Douglas A. Hedberg, DistPres
TrInv,PersTr: C. R. Sayre, VP&TO
EmplBen,Nb: Robert E. Martin, Jr., VP&TO
PersTr: Debra Williams Smith, TO
Thomas D. Anderson, TO
William W. Hill, TO

Beachwood

AMERITRUST COMPANY N.A.
2101 Richmond Rd. 44122
216/464-2568/69
(Branch of Cleveland)
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PersTr: David R. Hersman, VP

Bowling Green

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TrInv: Ashel G. Bryan, Chm
Nb: John B. Hadley, VP/Tr
Adm: Dan B. Hathaway, TO
EmplBen: Cathy Finkhousen, TrAdm Supv

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Brilliant

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3rd & Ohio 43913
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Canton

AMERITRUST COMPANY, N.A.
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PersTr: Christine S. Kruman, SrTO

CENTRAL TRUST CO. OF NORTHEASTERN OHIO
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PersTr: Alexander Hays, IV, SrTO
TrInv: Thomas J. Watson, TO
EmplBen: Lawrence D. Weitzel, TO
EstAdm: Michelle Leasure

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126 Central Plaza North 44702
216/489-5400 Tr$931 Mil
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Hd,EmplBen: Edwin C. Messerly, VP&TO
PersTr: Donald J. Dressler, TO
James Rutledge, TO
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TrOpers: Linda M. Zaleski, VP
CorpTr: Stephen C. Donatini, VP&TO
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TrInv: Marc B. Inboden, VP&TO
EmplBen: Samuel M. Lincoln, VP&TO
TrOpers: Suzanne M. Hunter, TO

Celina

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419/586-5121 Tr$13 Mil
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EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schleucher

Chillicothe

BANCOHIO NATIONAL BANK
27 West Second St. 45601
614/773-2644
(Branch of Columbus)
Charles A. Loy, AsstVP

Cincinnati

AMERITRUST COMPANY, N.A.
301 Carew Tower 45202
513/241-0606
(Branch of Cleveland)
Hd: William A. Harding, VP

THE CENTRAL TRUST CO.,NatAssn
5th & Main Sts. 45202
513/651-8410 Tr$2.7 Bil
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PersTr: Jacob G. Schmidlapp, III, SrVP
EmplBen: George R. Landreth, SrVP
TrInv: J. Thomas Storey, SrVP
TrOpers: Gene A. Weber, VP
Mktg: Ellen van der Horst, VP

CITIZENS FEDERAL SAVINGS
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513/721-3232
(Branch of Dayton)
David Kilgo, VP
Dianne Burris, TO

FIFTH THIRD BANK
38 Fountain Square Plaza 45202
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InstAdmin: Robert J. King, Jr., VP&TO
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EmplBen: Timothy A. Molloy, SrTO
CorpTr: Thomas Donelan, SrTO
HdTrInv: Michael Brumm, VP&TO
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InstTrInv: G. McC. Gibbs, VP&TO
TrOpers: W. Randy Sparks, VP

FIRST NATIONAL BANK
P.O. Box 1118 45201
513/632-4633 Tr$1.8 Bil
Hd: John M. Bullock, ExecVP
PersTr,TrInv: Harold A. Klink, VP&TO
Inst&CorpTr: Thomas J. Lakin, VP&TO
TrOpers: William J. Keller, VP&TO

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TrOpers: John E. Prues, AsstTO

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513/579-2081 Tr$1.8 Bil
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PersTr: O. Wayne Schneider, VP&TO
Francis J. Fisher, VP&TO
CorpTr: Robert M. Erickson, TO
CorpCust: Allen C. Schaller, TO
TrInv: Raymond L. Steele, TO
EmplBen: Virginia G. Hamlin, TO
TrOpers: Donald E. Browne, VP&TO
Nb: Michael C. Josephson, VP&TO
StkTrans: William Parsons, TO

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TrInv: Richard C. Hyde, ExecVP&ChInvO
PersTr: Hilton P. Young, SrVP
PersFinSvcs: Ronald G. Gymer, SrVP
CorpTr: William T. Renz, SrVP
EmplBen: Gary W. Queen, SrVP
TrOpers: John Stulak, Jr., VP
InvRes: James R. Kirk, SrVP-Dir
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EmplBenInv: Dennis M. Grapo, SrVP

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PersTr: Richard T. Spotz, Jr., VP&TO
TrInv: Latham W. Murfey, SrTrInvO
EmplBen: Betsy Langer, VP&TO
TrOpers: Richard H. Lindoerfer, AsstVP
Nb: Carl R. Brainard, VP&TO

HUNTINGTON NATIONAL BANK
917 Euclid Ave. 44115
216/344-0080
(Branch of Columbus)
Hd: Douglas P. Foxx, SrVP

THE MIDWEST BANK & TRUST CO.
1132 Euclid Ave. 44115
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TrInv: Michael C. Hardony, IO
EmplBen: Helen E. Sovol, AsstTO
TrOpers: Laura McCarthy, TO

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PersTrSvcsDivHd: Lloyd F. Loux, SrVP
TrProb: Charles G. Martis, VP
TrTax: Robert C. Johnson, VP
TrNb: Bert W. Zahn, VP
FdsMgtDivHd: J. Warren Hall, SrVP
TrInv: William B. Roe, SrVP
TrOpers: C. Joseph Fox, VP
CorpTr: E. J. Etowski, Jr., VP
EmplBen: William F. Berrott, VP

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216/344-3000 Tr$1.4 Bil
(Trust Office in Akron)
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PersTr: William Karnatz, SrVP
PersTr,ComTrF: Louis E. Daugherty, VP
Mark W. Immelt, VP
Thomas R. Becker, VP
PersTr,Nb: Thomas A. Welch, VP
Nb,CorpTr,EmplBen: James J. McGuire, SrVP
CorpTr,EmplBen: Donald J. Bisesi, VP
CorpTr: R. Kent Ludwig, VP&MktgMgr
Est: Timothy J. Connors, VP
TrInv: Donald Cruse, SrVP
RE: T. H. Bates, Mgr
TrOpers: N. F. Bour, VP
Tx: W. M. Wright, VP

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155 E. Broad St. 43251
614/463-7482 Tr$1 Bil
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PersTr: John L. Sauter, VP
CorpTr: P. Joseph Sesler, VP
TrInv: Robert J. Murphy, VP
ComTrF: Ellwood Lewis, VP
EmplBen: Richard D. B. Funkhouser, VP
TrOpers: Jim S. Deyo, VP
NbPers: Larry D. Snyder, VP
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614/463-5995 Tr$1.8 Bil
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PersTr: Bernard B. Smyth, II, VP
EmplBen: H. Herbert Schupp, VP
TrOpers: Phyllis Kennedy, VP
CorpTr: Jean R. Kroviak, VP
Contr: Jon W. Bennett

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(Branch of Dayton)
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Mktg(Institutional): Benjamin Bailey, SrVP
PersTr: Lawrence E. Green, VP
Mktg(PersTr): William L. Smith, VP
Inv(Cleveland): Douglas Epp, VP
Inv(Columbus): David Will, VP
CorpTr: Michael Roth, VP
TrOpers: Thomas R. Hillinker, VP

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(Branch of Toledo)
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Kimberly T. MacLean, TrAdm

Dayton

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PersTr: Robert L. Nugent, VP
CorpTr: R. Daniel Sadlier
TrInv: David Y. Handlir, VP

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CorpTr,ComTrF: Kenneth Dorset, TO
TrInv: Barbara Lawson, TO
EmplBen,TrOpers,TDP: Roger Borchers, AsstVP
Nb: Stephen F. Carr, AsstVP

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PersTr: James T. Neef, VP&TO
TrInv,ComTrF: Woodrow W. Stroud, Jr., VP&TO
EmplBen: John W. Sommer, VP&TO
Prob: Frank B. Williams, III, VP&TO
TrOpers: Sharon D. Burden, TO
Nb: Rebecca Hawk Roess, VP&TO

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TrInv,ComTrF: Richard J. Rolfes, VP&IO
TrOpers: Edward A. Trautz, Jr., AsstVP&TO
Nb-EmplBen: David K. Miller, InstSlsO
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Rob Constien, AsstTO

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(Branch of Toledo)
Craig H. Shopneck, RegTO

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Hd: Lawrence Markworth, VP

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(Branch of Youngstown)
Charles L. Danley, VP&TO
Robin Rice, TO

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Hd: K. R. Kemper, TO

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PersTr: Neal A. Conger, VP
CorpTr,TrOpers: Diane Rowe, TO
Probate: Carol Ann Hoffman, AsstTO
TDP: Laraine Bailey

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PersTr: Mary Ann Lohner, TO
EmplBen: Charlotte Hardin
TrOpers: Rebecca A. Greeno

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419/422-6950
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Rhonda J. Kroll, RegTO

OHIO (Cont'd)

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THE TOLEDO TRUST COMPANY
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CorpTr,Taxes: David D. Schul, TO
TrOpers: Frank M. Peters, TOpO
TrInv: Dennis C. Dietz, SrTrInvO
RE: Ronald E. Sunderhaus, AsstTO
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PersTr: Margaret Kollstedt, SrTO
TrInv,ComTrF: Joseph P. Belew, TO
EmplBen: Jack Flege, TO
Ursula Umberg, TrAdm
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Nb: Stephen Litwiller

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TrOpers: W. Jean Bell, AsstTO

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PersTr: Evans T. Pseekos, VP&TO
TrOpers: Ruth F. Sowers
PvtBnkg: Lois A. Hecht, AsstVP
TrInv: Stephen M. Bryan, VP&TO
EmplBen: H. William Manley, VP&TO
CorpTr: Diane Motter, AsstVP

Lorain

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216/244-1965 Tr$47 Mil
Hd: David E. Nocjar, VP&TO
TrOpers: Dorothy M. Maruschak

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216/244-6000 Tr$75 Mil
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CorpTr,EmplBen,TrInv: Douglas Substanley, VP&TO
TrOpers: Elizabeth Simms, TO

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PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., VP&TO

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EmplBen: Mark Taylor, TrInvO
TrOpers: Charla Pore, TOpO

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PersTr: Donald J. Strub, TrAdmO
CorpTr,EmplBen,TrOpers: Robert J. Williams, TrAdmO
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TrOpers: Judy A. Hoff, AsstTO

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CorpTr: Charles R. Hunsaker, VP&AdmO
TrInv,ComTrF: Linda L. Wootton, TrInvO
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Medina

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PersTr: J. E. Gaw, AsstTO
Prob: M. E. Paul, AsstTO

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Nb: Stephen Litwiller

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TrOpers: Hazel Thornton, AsstTO

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Nb: Michael Stone, SrTO

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EmplBen,Opers,ComTrF: Nancy H. Gunter, VP&TO
Adm: Cathy S. Huffman, TrAdmO
Opers: David K. Selsor, TrRep

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45356
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CorpTr,EmplBen,TrOpers: Brian W. Philips, TO
TrInv: John T. Blake, TrInvO

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Admin: Paul David Fowler, AsstTO
TrOpers: Ruth Ann Logan, AsstTO
Nb,Mktg: Kirstin Sheets

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TrOpers: Nadine Horton

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St. Clairsville

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TrOpers: Madelyn Witsberger, TO

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(Branch of Martins Ferry)

Sandusky

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419/625-5631
(Branch of Toledo)
Donald J. Breon, RegTO

Scio

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(Branch of Martins Ferry)

Shadyside

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(Branch of St. Clairsville)

Springfield

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(Branch of Columbus)
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EmplBen: Anthony E. Hunter

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513/324-7061
(Branch of Dayton)
Herbert Smith, VP

Steubenville

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(Branch of Youngstown)
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CorpTr: Debbie L. Hagan
TrRE: Melody Nation
EmplBen,TrOpers: Sherrill Schmied

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P.O. Box 100 43952
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Joseph Cartledge, VP&TO
Melba Martin, TO

Tiffin

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79 S. Washington St.
P.O. Box 798 44883
419/447-3213 Tr$20 Mil
(Branch in Fostoria)
Hd: Warren R. Kahn, CFP,VP&SrTO
TrOpers: Carl Arnold, TO

Tiltonsville

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134 Third St. 43963
614/859-2127
(Branch of Martins Ferry)

Toledo

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TrOpers: James A. Foote, TO
Nb: Glenn N. Raitz, TO

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TrInv: Steven E. Schleman, VP
EmplBen: Donald R. Carrol, VP
TrOpers: Kathleen T. Andrews, TO
Nb,PersTr: Thomas Gess, VP
EmplBen: Michael J. Schlageter, AsstVP

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TrOpers: George A. Murphy, VP
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Troy

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513/335-8351 Tr$137 Mil
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PersTr,CorpTr,EmplBen: Phillip M. Jones, VP&TO
PersTr,TrOpers: Viola Strome, TO

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TrInv: John Zimomra, IO
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EmplBen: Patrick Hygh, TO
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EmplBen: J. R. Donaldson, VP&TO
TrInv: R. Fenwick, VP&IO
TrOpers: J. Tura, Supv

West Union

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TrOpers: Kay Johnson
Nb: W. Beasley
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48 N. South St. 45177
513/382-1441 Tr$58 Mil
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Ray Bartel, AsstVP
Mary Kay McMillian, TOpHd

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr$69 Mil
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ComTrF,EmplBen: Jennifer A. Guenther
TrOpers: Doyle W. McClaran, AsstTO

Youngstown

BANK ONE
BANK ONE OF EASTERN OHIO, NA
Youngstown, Ohio Member FDIC

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PersTr,Est: John Zador, AsstVP&TO
CorpTr: James Rinehart, TO
TrInv: Karen Cipperley, SrIO
Gerd P. Papritz, IO
EmplBen: George Briercheck, Adm
TrOpers: Henry Bilyk, SrOpO
Nb: Joe Kampman, TO

OHIO (Cont'd)

Youngstown (Cont'd)

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EmplBen: Chris Guanciale, AsstTO
TrOpers: Dennis J. Delon, SrTO

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P.O. Box 479 44501
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CorpTr: Mrs. Hilda Remick, AsstVP&TO
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R. A. Bennett, TO
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Mary J. Myers, TO
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Jon L. Vannice, TrInvAn
EmplBen: Robert G. O'Brien, AsstTO
TrOpers: Mary J. Myers

OKLAHOMA

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Gertrude Myers, ChmBd
Evelyn Myers, VP
Harold W. Wilson, VP&TO
Orin R. Lancaster, VP&TO
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William R. Buckles, VP-Csh
Melvin L. Keeney, AsstCsh
Marilyn A. Myers, AsstCsh
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TrAdmin: Mary Frances Carroll, AsstVP
TrOpers: Michael A. Rodriguez, TOpO

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PersTr: Dianna L. Dean, TO
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TrTx: Glenn Jamison, VP&TO
Geraldine Knipmeyer, AsstTO
TrOpers: Bertha Lanckriet, VP&TO
Sheila Evans, AsstTOpO
TrInv: Larry Watson, VP&TrInvO

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TrOpers: Barbara Reynolds

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PersTr,EmplBen,TrOpers: Russell Smith, VP&TO

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Bill Chambers, ExecVP&TO
Virginia Mardis, ExecSec&AsstTO

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TrOpers: Doris Samuel, AsstVP&TO

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Kathryn Bigham, AsstVP&TO

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PersTr: Virginia Brenneis, AsstVP&TO
CorpTr,TrOpers,TDP: Lynnette Irwin, AsstTO
EmplBen: Brad Blystone, AsstTO
TrOpers: Nancy Hemphill, AsstVP

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Enid

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CorpTr: Ralph Kremeier, VP&TO
TrInv: Ron G. Barnes, ExecVP&TO
SecurTrading: Kayle Costello, AsstTO
TrOpers: Sharon Walker, AsstTO

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EmplBen: Mamie L. Kinder, TrAdm
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EmplBen: Arthur W. Kriegsmann, VP
TrInv: Robert T. Platt, SrVP
TrOpers: Louise Freeze, AsstVP

PACIFIC NORTHWEST TRUST COMPANY
101 Southwest Main St., Ste. 1490 97204
503/295-6974 Tr$50 Mil
Hd,PersTr,EmplBen,Nb: Leroy J. Lundy, Pres
TrOpers: Janeen S. McArinch, VP&Sec

PACIFIC WESTERN BANK
P.O. Box 272 97207
503/790-7680 Tr$493 Mil
Hd: Hall Palmer, SrVP&ExecTO
Pers,RE: Robert L. Gardner, VP&SrTO
EmplBen: Gary Blanchard, VP&SrTO
TrOpers: David Ristig, OpersMgr
Nb: Kenneth Simpson, VP&TO
TechSvcs: Joanne Grim, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
503/225-6588 Tr$1.7 Bil
(Branches in Bend, Eugene, Medford & Salem)
Hd: R. H. Lung, SrVP&ExecTO
PersTr: D. E. Fletcher, VP&TO
TrInv: S. Y. Schuster, SrVP
CorpTr: J. A. Charno, VP
Forestry: W. E. McArthur, AsstVP
EmplBen: Howard Fergus, VP
TrOpers,TDP: C. E. Bateman, Jr., VP-Opers&TO
Nb: A. M. Gabel, VP
BusSvcsDiv: R. M. Janzik, VP&TO

★ Salem

COMMERCIAL BANK
P.O. Box 1012 97308
503/399-2994 Tr$100 Mil
Hd,ComTrF,Nb: Marvin C. Abeene, SrVP&TO
PersTr,TrInv: M. A. Hays, TO
EmplBen: Craig P. Stuvland, Dir-Mktg
TrOpers: Mary Graves, TOpO

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 13049 97309
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, TO

PIONEER TRUST BANK, NA
P.O. Box 2305 97308
503/363-3136 Tr/o$150 Mil
Hd,PersTr,CorpTr,EmplBen: Alan Bennett, VP&TO
TrInv: S. H. Compton, Pres
G. Storie, SecurCsh
ComTrF: G. M. Blair, TO
TrOpers,TrSvcs: Michael S. Compton, AsstVP&TO
Prob: S. Rollman, TO-Adm
S. Horsley, TrAdm
Tx. K. R. Ramey, TrAdm
RE: D. Gahlsdorf, AsstMgr&TrAdm

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
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PENNSYLVANIA

Allentown

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634 Hamilton Mall 18101
215/770-2019
(Branch of Philadelphia)
Hd: G. Allen Weiss, VP&TO

MERCHANTS BANK N.A.
702 Hamilton Mall 18101
215/821-7243 Tr$140 Mil
(Branch in Bethlehem)
Hd: J. S. Meminger, SrVP&SrTO
FinPlng: S. C. Courtright, VP&FPO
PersTr: J. E. Tremblay, VP&TO
Inv: D. Wise, VP&TrInvO
Pen: D. Skeath, VP&TPO
Tax: L. Stauffer, VP&TrTxO
TrOpers: K. M. Mote, TOpO
CorpTr: L. Hammel, CTO

MERIDIAN ASSET MANAGEMENT, INC.
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215/439-4207
PersSvcs: John W. Stirling, VP
InvMgmt: John Lee, VP
Nb-InstSvcs: Harry E. Cover, VP
Nb-PersSvcs: Robert M. McGovern, MkgtO

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1120 South Cedar Crest Blvd. 18103
215/820-4900
(Branch of Scranton)
Robert H. DeSilver, Jr., AsstVP
PersTr: Jeffrey Frankenfield, TO

Altoona

MELLON BANK (CENTRAL)
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(Branch of State College)
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Jean Harkless, TrAdmO

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814/946-6700 Tr$350 Mil
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PersTr,CorpTr: Nancy R. Fogel, VP&TO
H. Randall Carper, TO
Benedict J. Resig, VP&TO
TrInv: Ralph J. Davis, VP
EmplBenAdm: Elizabeth L. Bakoss, AsstVP&TO
TrOpers: Carl W. Bechdel, TOpO
Marie A. Civiello, TOpO

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$15 Mil
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THE MERCHANTS NATIONAL BANK OF BANGOR
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BEAVER TRUST CO.
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412/775-7800 Tr$49 Mil
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TrInv,EmplBen: Denise Dzura, InvCoord
TrOpers,CorpTr: Paula Derr, TO

Bedford

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814/623-6136
(Branch of Johnstown)

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THE FIRST NATIONAL BANK OF BERWICK
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717/752-3671 Tr$40 Mil
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EmplBen: Judy Gizenski, AsstTO
TrOpers: Marlene Eckrote, AsstTO

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PersTr: John J. Bavier, SrTO
CorpTr,EmplBen: Joel G. Harper, VP
TrInv: John B. Shupe, VP
TrOpers: Roy C. Miller, VP
Nb: C. Palmier Ziomund, VP
Prob: Robert W. Cox, SrTO

LEHIGH VALLEY BANK
P.O. Box 2068 18001
215/861-1769 Tr$140 Mil
Hd,PersTr,ComTrF,Nb: William L. Mannering, GpExec
CorpTr,TrOpers: Charlene Hennessy, TOpO
TrInv: Edward A. Kramer, TrInvO
EmplBen: Mary E. Geldmacher, EBO

THE MERCHANTS NATIONAL BANK
60 W. Broad 18018
215/861-0802
(Branch of Allentown)
Hd: S. F. Tameler, VP&DevO

NAZARETH NATIONAL BANK & TRUST CO.
Broad St. Business Center
44 E. Broad 18018
215/759-1280
(Branch of Nazareth)
George P. Kurtz, AsstTO

Biglerville

GETTYSBURG NATIONAL BANK
Main St., P.O. Box J 17307
717/677-7141
(Branch of Gettysburg)
Douglas Kump, AsstCsh

Bloomsburg

BLOOMSBURG BANK-COLUMBIA TRUST CO.
11 W. Main St. 17815
717/784-1660 Tr$71 Mil
Hd,EmplBen,Nb: Gordon C. Boop, SrVP&TO
PersTr: J. Scott Atherton, TO
CorpTr,ComTrF: Patricia A. Fisher, TrAdm
TrInv: John R. Bryden, III, IO

FIRST EASTERN BANK, N.A.
Main & Market Streets 17815
717/784-0220
(Branch of Wilkes-Barre)
Nb: Mark W. Chamberlain, AsstVP&TO

Blue Ball

BLUE BALL NATIONAL BANK
State Rte. 23 & Township Rd. 17506
717/354-4541 Tr$20 Mil
Hd: John H. Phillips, SrTO
Joseph A. Myers, TO

Boyertown

NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/367-6001 Tr$47 Mil
Hd: Rolland D. Ackelson, SrVP
PersTr,TrInv,EmplBen: Rodney R. Kline, VP
TrOpers: Karen G. Still
Nb: Thomas Schreiber, VP

Bradford

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71 Main St. 16701
814/362-5521
(Division of Titusville)
Hd: James I. Ross, VP

PRODUCERS BANK & TRUST CO.
50 Main St., P.O. Box 357 16701
814/368-3103 Tr/o$3 Mil
Donald M. Reed, Pres&AsstTO

Brockway

DEPOSIT BANK
1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Hd: Lloyd Johnson, AsstVP

SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Hd: William F. Reitz, AsstVP&Mgr

THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Bryn Mawr

THE BRYN MAWR TRUST COMPANY
801 Lancaster Ave. 19010
215/525-1700 Tr$330 Mil
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PersTr: Joseph H. Bachtiger, VP
TrInv,ComTrF: Robert Innis, VP
TrOpers: Martha Shaffer, SrTO
TrTx: Tom Forrest, SrTO
EmplBen: Michael Bennett, SrTO
Nb: Jack Edmonds, VP

Burnham

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111 North Logan Blvd. 17009
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(Branch of Lewistown)

Butler

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EmplBen: Donna M. Weimer, AsstTO
TrOpers: Lee Ann Sychak
Nb: Linda Bonetti, TO

THE UNION NATIONAL BANK OF PITTSBURGH
160 S. Main St. 16001
412/287-1733
(Branch of Pittsburgh)
Hd: I. Keith Bell, TO

Camp Hill

CUMBERLAND COUNTY NATIONAL BANK & TRUST
21st & Market Sts. 17011
717/763-5625 Tr$483 Mil
Hd,Nb: Robert M. Lane, VP&SrTO
PersTr,ComTrF,EmplBen: R. C. Kramer, AsstVP&TO
PersTr: Constance E. Stoneroad, TO&AsstSec
TrInv: Craig C. Dunn, AsstVP&TO
PersTr,Nb: J. A. Smiley, AsstVP&TO
CorpTr: M. B. Phillips, CTO

Carlisle

COMMONWEALTH NATIONAL BANK
1 North Hanover St. 17013
717/249-2414
(Branch of Harrisburg)
Hd: Robert K. Reitzel, VP&TrMgr
Barbara Kramer, TO

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(Branch of Harrisburg)
Hd: Thomas W. Walker, VP&TO
PersTr: Ellis A. Piper, VP&TO

FARMERS TRUST CO.
1 W. High St. 17013
717/243-3212 Tr$57 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Dennis C. Caverly
PersTr,ComTrF,TrOpers: Jane F. Burke

Chambersburg

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Hd: Robert L. Smith, TO
Edwin P. Heckman, VP&TO

FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$30 Mil
Hd: Allen C. Rebok, VP&SrTO
PersTr,CorpTr: Edna L. Armstrong, TO
TrInv,EmplBen: William M. L. Etter, Jr., TO
TrOpers: Judy V. Shade, Supv
Nb: Charles R. Porter, TO

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David E. Kupinsky, Esq., TO

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TrOpers,PersTr: James P. Gordon, VP&TO
CorpTr,TrInv: Samuel W. Worley, VP&TO
EmplBen: Gordon M. Bankert, TO
Helen W. Weaver, TO

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814/765-1683 Tr$42 Mil
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Hd: David H. Keller, Jr., VP

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TrOpers: Janine K. Fennell, TO
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CorpTr: Caroline A. Swanson, TO
TrInv: Franklin E. Burns, VP
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Nb: Wilbert L. Wagner, AsstVP

MARINE BANK
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CorpTr: Alan Poust, AsstVP
TrInv: Wayne Kobble, CFA,VP
EmplBen: John Masterson, VP
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Sharon Staub, TrAdm
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13 Baltimore St. 17331
717/637-2291 Tr$90 Mil
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PersTr,CorpTr: Chris Neri
EmplBen: Brett Hoffacker

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TrInv: Clifford B. Beittel, VP&InvMgr
TaxPlng: John E. Garry, VP&TxMgr
TrOpers: Emma L. Britton, VP&SrTOpO
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TrAdm: Rick A. Gold, VP&TO
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EmplBen: Gary E. Tarbert, AsstVP&TO
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(Branch of Lancaster)
PersTr,Nb: J. Fred Sener, VP&SrEPO
EmplBen,Nb: Bruce T. Smith, VP&TO
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Hd: Edward A. Hauck, VP&SrTO
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(Branch of Pottsville)

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Hd: Hugh Rechner, VP&TO
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Hd: Sally N. Rutherford, TO
Linda M. Sandercock, TOpO

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Huntingdon

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814/643-4180 Tr$40 Mil
Hd,CorpTr,EmplBen,Nb: Gregory P. Rensch, AsstVP&TO
PersTr: Thomas C. Barnhart, TO
TrInv,ComTrF,TrOpers,TDP: Judith G. Fleming, TO
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MAUCH CHUNK TRUST CO.
P.O. Box 289 18229
717/325-2721 Tr$4.2 Mil
Hd: Harold A. Queen, Pres&TO
Ruth M. Allen, AsstTO

Johnstown

JOHNSTOWN BANK & TRUST COMPANY
P.O. Box 98 15907
814/536-7801 Tr$38 Mil
(Branch in Bedford)
Hd: Barry D. Charles, SrVP&SrTO
Betty Rae Sheehan, VP&TO
James L. Schrott, AsstVP
THE MOXHAM NATIONAL BANK
550 Central Ave. 15902
814/536-4481 Tr$45 Mil
Hd: P. James Hayes, VP,TO&Sec
UNITED STATES NATIONAL BANK
Corner Main & Franklin Sts. 15901
814/533-5397 Tr$287 Mil
Hd: John H. McGrail, SrVP&SrTO
PersTr: Mildred L. Nelson, VP&TO
Nb: Robert L. Shaner, VP&TO
TrInv: Judith A. Nyssen, VP&TrInvO
TrOpers: David L. Mordan, VP&TO

Jonestown

JONESTOWN BANK & TRUST CO.
17038
717/865-2112 Tr$1.5 Mil
Hd: Frederick R. Boltz, TO

Lancaster

COMMONWEALTH NATIONAL BANK
28 Penn Square 17604
717/295-3210
(Branch of Harrisburg)
David H. Acox, VP&TrMgr
Robert E. Sherk, VP&AdmMgr
Michelle J. German, TrAdm
Ruth Harrison, TO
Pam Northstein, TO
FARMERS FIRST BANK
1635 Lititz Pike 17601
717/394-0547
(Branch of Lititz)
PersTr: Wendy L. Basehoar, TO
Nb: Stephen E. DiNovis, TO

THE FIRST NATIONAL BANK OF LANCASTER COUNTY
25 N. Duke St. 17602
717/ 299-0766   T-$29.5 Mil
[illegible]
PersTr: Mildred W. Brown, TO
Irene E. Miller, TO

FULTON BANK
P.O. Box 4887 17604
717/ 291-2559   T-$294 Mil
(Branch in Harrisburg)
Hd: Richard J. Ashby, Jr., SrVP
PersTr: Christopher W. Kull, SrTO
TrInv: Daryl Girton, TrInvO
EmplBen: Richard J. Spangler, VP&TO
CorpTr: Tom L. Wolf, VP&CTO
TrOpers: Dennis E. Patrick, TOpO
PersTr Nb: J. Fred Senen, III, VP&SrPO
EmplBen Nb: Bruce T. Smith, VP&TO

HAMILTON BANK
(Corporate Headquarters)
100 N. Queen St. 17604
717/ 569-8731
(Branches in Hanover, Harrisburg, Lancaster, Lebanon, Reading, West Chester & York)
Corporate Officers:
Hd: David W. Schoffstall, ExecVP
PersTr: Martin B. Bitbert, Jr., SrVP&ChmTrComm
TrOpers: E. Travis Bradley, VP
Corp&InvSvcs: Jerry L. Baumgardner, VP
MktgSvcs: Bruce A. Williams, VP
David H. Spangler, VP
Legal: Mary E. Colmery
Cont: Amy G. Seaton
PvtBkg: Nancy S. Cotterk, SrVP
Lancaster Branch
52 E. King St. 17604
717/ 291-3636
Hd: Charles R. Hall, Jr., VP&SrTO
Nb: Karl H. Bloesser, VP
Cynthia Leed, PRO

MERIDIAN ASSET MANAGEMENT, INC.
42 N. Prince St. 17603
717/ 295-8513
PenSvcs: Michael W. Wozniak, AsstVP
Nb: PenSvcs: David N. Croll, MangO
Nb: InvSvcs: S. Kennedy, AsstVP

Laughlintown

PEOPLES BANK AND TRUST COMPANY
Route 30 15655
T-$9.0 Mil
(Branch of Jennerstown)
Hd: Ralph T. Bonello, VP&TO

Lebanon

FARMERS TRUST CO.
(Division of Fulton Financial Corporation)
817 Cumberland St. 17042
717/ 274-6506   T-$9.25 Mil
Hd: Richard K. Dierens, Jr., TO
Norma J. Gibble, AsstTO

HAMILTON BANK
P.O. Box 428 17042
717/ 274-1471
(Branch of Lancaster)
Nb: Gregory S. Lefever, PrO

LEBANON VALLEY NATIONAL BANK
9th & Cumberland Sts.
P.O. Box 448 17042
717/ 274-6868   T-$130 Mil
Hd: Larry W. Eberly, VP&SrTO
PersTr: Terrence L. Freeman, AsstVP
TrOpers: John P. Mentzer, AsstVP
Nb: Charles N. Parrott, AsstVP

PEOPLES NATIONAL BANK
P.O. Box 450 17042
717/ 274-2571   T-$18 Mil
Hd: Laura W. Ormond, VP&TO
TrOpers: Lori Drehoing

Leechburg

FIRST NATIONAL BANK
152 Market St. 15656
412/ 842-1561   T-$0.5 Mil
Hd: Stephen J. Prick, VP&TO

Lewisburg

COMMONWEALTH BANK & TRUST COMPANY, N.A.
236 Market St. 17837
717/ 523-1136
(Branch of Williamsport)
Edith Bidley, VP&SrTO

MELLON BANK (CENTRAL)
P.O. Box 246 17837
717/ 523-1230
(Branch of State College)
Hd: Charles Shaffer, AsstVP&TrAdmO

NORTHERN CENTRAL BANK
P.O. Box 387 17837
717/ 523-1136   T-$2.5 Mil
Hd: Cameron E. Baker, Jr., Pres
Nancy C. Wolfe, TO

Lewistown

LEWISTOWN TRUST CO.
106 E. Market St. 17044
717/ 242-0381   T-$16 Mil
Hd: James C. Dillman, VP&TO

MELLON BANK (CENTRAL)
33 E. Market St. 17044
717/ 242-2361
(Branch of State College)
David Wargo, AsstVP&TrAdmO

RUSSELL NATIONAL BANK
32 E. Market St. 17044
717/ 248-4951   T-$28 Mil
(Branches in Burnham, Port Royal, Mifflin, Reedsville & Thompsontown)
Hd: John T. Pearson, SrVP&SrTO
PersTr: Keith B. Showers, VP&TO

Lititz

FARMERS FIRST BANK
9 E. Main St. 17543
717/ 626-4721   T-$75 Mil
(Branches in Elizabethtown, Lancaster, Quarryville & Willow Street)
Hd: Robert S. Lintell, SrVP
PersTr: Wendy L. Beeman, TO
TrInv EmplBen: Clyde S. Zink, SrVP
Nb: Stephen E. DiNauro, TO

Littlestown

COMMUNITY NATIONAL BANK OF SOUTHERN PENNSYLVANIA
[illegible]
717/ 359-3131   T-$4.2 Mil
Hd: Barry R. Fuser, VP&TO

Lock Haven

MELLON BANK (CENTRAL)
154 E. Main St. 17745
717/ 893-4170
(Branch of State College)
Mgr: Charles Shaffer, AsstVP&TrAdmO

Luzerne

LUZERNE NATIONAL BANK
18704
717/ 288-4511   T-$2 Mil
Hd TrOpers: David Hughes, TO
TrInv Nb: John Ambrose

Malvern

THE NATIONAL BANK OF MALVERN
P.O. Box 98 19355
215/ 647-0100   T-$1.9 Mil
Hd: Lydia M. Bartholomew

Manheim

MANHEIM NATIONAL BANK
P.O. Box 28 17545
717/ 665-4431   T-$22.2 Mil
Hd: Stephen E. Bennett, TO
Richard H. Brown, AsstTO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.
100 Lincoln Way East
P.O. Box 38 17233
717/ 485-3144   T-$3 Mil
Hd: N. Foster Knepper, TO

McKeesport

McKEESPORT NATIONAL BANK
542 Fifth Ave. 15132
412/ 664-8707   T-$62.3 Mil
Hd: Donald E. Frisby, VP&TO

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PENNSYLVANIA (Cont'd)

Meadville

FIRST NATIONAL BANK OF PENNSYLVANIA
940 Park Ave. 16335
814/336-3455 Tr$27 Mil
(Branch of Erie)
Hd: Kenneth L. Montag, AsstVP&TO

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$800 Mil
Hd: Ronald G. Imboden, ExecVP
CorpTr: Alan Poust, AsstVP
TrInv: Wayne Koble, VP
EmplBen: John Masterson, VP
TrOpers: Peter Reyburn, VP
Nb: John Cresto, TO

MELLON BANK
P.O. Box 1066 16335
814/724-6950
(Branch of Oil City)
Thomas E. Lindquist, TO

PENNBANK
201 Chestnut St.
P.O. Box 441 16335
814/337-1900
(Division of Titusville)

Mechanicsburg

FIRST BANK & TRUST CO.
Main & Market Sts. 17055
717/691-4040 Tr$30 Mil
Hd,TrInv: Wayne P. Kautz, VP&TO
EmplBen,TDP: Jeffrey A. Woodward, AsstTO

Meyersdale

CITIZENS NATIONAL BANK
15552
814/634-5941 Tr$2 Mil
Hd: Mary Jane Fogle, TO

Middleburg

NCB BANK
1 W. Market St.
P.O. Box 417 17842
717/837-1331 Tr$11.9 Mil
Hd,Nb: Janice C. Dreese, TO

Mifflin

RUSSELL NATIONAL BANK
Main St. 17059
717/436-2156
(Branch of Lewistown)

Mifflinburg

MIFFLINBURG BANK & TRUST CO.
P.O. Box 186 17844
717/966-1041 Tr$11 Mil
Mrs. Helen P. Strunk, TO
Patti J. Middleswarth, AsstTO

Mifflintown

THE JUNIATA VALLEY BANK
P.O. Box 66 17059
717/436-8211 Tr$16 Mil
Hd: Terry S. Love, VP&TO
Kimberly A. Love, AsstTO
TrOpers: Janet D. Swartz

Millersburg

MID PENN BANK
349 Union St. 17061
717/692-2133 Tr$5.7 Mil
Hd: Constance E. Stonerood, AsstVP&TO

UPPER DAUPHIN NATIONAL BANK
P.O. Box 350 17061
717/692-4781 Tr$13 Mil
Hd: Robert E. Lenker, ExecVP
Shirley Helwig, AsstTO

Milton

COMMONWEALTH BANK & TRUST, N.A.
14 S. Front St. 17847
717/742-8731 Tr$9 Mil
Hd: Ralph W. Dersham

Minersville

MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.
P.O. Box L 17954
717/544-4787 Tr$13.726 Mil
Hd: Thomas A. Elliott, Jr., TO

Montoursville

COMMONWEALTH BANK & TRUST, N.A.
355 Broad St.
P.O. Box 8 17754
717/368-8101 Tr$14 Mil
Robert A. Karschner, AsstTO
Nancy G. Montanye, AsstTO

Montrose

COUNTY NATIONAL BANK
10 Public Ave.
P.O. Box 155 18801
717/278-1181 Tr$20 Mil
Hd: M. H. Baker, Pres&SrTO
PersTr,TrOpers,TDP: Reta Gardner, TO
CorpTr,TrInv,EmplBen: David W. Seipp, TO
Nb: Thomas Krupinski, AsstTO

Mount Carmel

UNION NATIONAL BANK
17851
717/339-1040 Tr$7 Mil
Hd: John J. Drucis, TO&AsstCsh
Ida Bevivino, AsstTO

Mount Joy

UNION NATIONAL BANK
P.O. Box 267 17552
717/653-1441 Tr$12 Mil
Hd: Charles R. Starr, VP&TO

Muncy

MUNCY BANK & TRUST CO.
2 N. Main St.
P.O. Box 179 17756
717/546-2211 Tr$4 Mil
Richard H. Lloyd, Pres
Hd: William G. Ritter, TO

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/759-1280 Tr$37 Mil
(Branch in Bethlehem)
Hd: Barbara A. Seifert, VP&SrTO
PersTr: David W. Kidd, AsstVP
EmplBen: George P. Kurtz, AsstTO
TrOpers: Sally F. Jablonski, AsstTO

New Brighton

CENTURY NATIONAL BANK & TRUST CO.
P.O. Box 296 15066
412/843-5679 Tr$60 Mil
Hd: Richard D. Deland, AsstVP&TO
Drew E. Porter, AsstTO

New Castle

FIRST NATIONAL BANK OF WESTERN PENNSYLVANIA
101 E. Washington Street
P.O. Box 1488 16103-1488
412/652-5511 Tr$129 Mil
Hd: Thomas S. Mansell, Esq., SrVP
John W. Flannery, Esq., VP
PersTr: Walter W. Boron, TO
TrInv: Anthony J. Maiorana, TO
EmplBen: Samuel I. Haines, TO

FIRST SENECA BANK
2 N. Mill St. 16101
412/658-2651
(Branch of Oil City)
Admin: Thomas G. Lamoree, II, VP

New Cumberland

CCNB BANK, N.A.
331 Bridge St. 17070
(Branch in Newville)

New Holland

NEW HOLLAND FARMERS NATIONAL BANK
P.O. Box 135 17557
717/354-4431 Tr$25 Mil
Hd: Richard P. Heilig, VP&TO
PersTr: Diane Keener
TrOpers: Dawn Fox
Nb: Mary Holbrook

Newtown

FIRST NATIONAL BANK & TRUST CO.
18940
215/968-4872 Tr$57 Mil
Hd,CorpTr,TrInv: Richard J. Fusco, VP&SrTO
PersTr,EstTax: William J. Becker, AsstVP
EmplBen,Nb: Steven T. Lees, TO
TrOpers: Kimberly G. Cole, TO

Norristown

CONTINENTAL BANK
Main & Swede Sts. 19404
215/278-4294 Tr$626 Mil
(Branches in Doylestown & Philadelphia)
Hd: C. Warren Ormerod, ExecVP
PersTr: William J. Lobley, SrVP
CorpTr: Gerald L. Hill, VP
TrInv,ComTrF: Gale S. Gillespie, AdmVP
EmplBen: John N. Campbell, SrVP
TrOpers: Donald W. Rose, AdmVP
Nb: Thomas J. Vischer, Jr., SrVP

MERIDIAN ASSET MANAGEMENT, INC.
One Montgomery Plaza
P.O. Box 551 19400
215/278-8940
PersSvcs: Marie Strycharz, VP
Nb/PersSvcs: Lot J. Rizzardi, VP
Nb/InstSvcs: John W. Wiercinski, AsstVP

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$5 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

PENNSYLVANIA (Cont'd)

Oil City

FIRST SENECA BANK
248 Seneca St.
P.O. Box 318 16301
814/676-8666 Tr$362 Mil
(Branches in Clarion, New Castle, Pittsburgh & Sharon)
Hd: E. G. Heffelfinger, Jr., SrVP
PersTr: Rodney L. Campbell, AsstVP
TrInv,EmplBen: Wallace E. Witmer, VP
TrOpers: Glenn R. Taylor, Jr., VP
Nb: Paul H. Lackey, VP&TBDO
Tx: Thomas Morkin, VP

MELLON BANK (NORTH), N.A.
100 Seneca St. 16301
814/676-7123 Tr$220 Mil
(Branches in Erie & Meadville)
Gary G. Hoyt, SrVP,TrAdm
Larry E. Witherup, VP-TrAdm
David J. Cole, VP&TO
R. C. Sherwin, VP,TrBusDev
Merle A. Bubeck, VP-TrInv
Loretta A. Strawbridge, VP-TrOpers

Palmerton

CITIZENS BANK & TRUST CO.
P.O. Box 196 18071
215/826-2457 Tr u$1 Mil
Hd: Robert J. Kozo, AsstVP&TO

Perkasie

BUCKS COUNTY BANK & TRUST CO.
P.O. Box 125 18944
215/453-3000 Tr$100 Mil
Hd: Harold L. Dietz, SrVP&TO
EmplBen: Bruce D. Eden, Adm
TrInv: Dale A. Sandt, AsstVP&TrInvO
Nb: Edmond P. Hardy, NBO

Philadelphia

CONTINENTAL BANK
1500 Market St. 19102
215/564-7396 Tr$626 Mil
(Branch of Norristown)
Hd: C. Warren Ormerod, ExecVP
Admin: Philip Cohen, VP
EmplBen: John C. Campbell, SrVP
Nb: Thomas J. Vischer, Jr., SrVP

The Directory of Trust Institutions is included in a T&E subscription!

THE FIDELITY BANK, N.A.
135 S. Broad St. 19109
215/985-8029 Tr$4.3 Bil
(Branch in West Chester)
Hd: Antony Edgar, ExecVP
PersTr: Robert P. Leiby, Jr., SrVP
InstTrGp: Donald S. Mills, SrVP
CorpTr: Richard Hojnowski, VP
EmplBen: Corliss Boggs, VP
InstTrAdm: Peter Hemmenway, VP
TrInv: G. David Orr, SrVP
TrOpers: Charles A. Angelo, VP
Nb: Eileen Fadden, VP

FIRST PENNSYLVANIA BANK, NatAssn
15th & Chestnut Sts. 19101
215/786-8830 Tr$7.069 Bil
Hd: Stuart T. Saunders, Jr., ExecVP
AssetMgmt: Courtney O. Anderson, SrVP
BusDev: James F. McHale, SrVP
TrOpers: Maureen E. Pugh, SrVP
PersSvcs: John C. Voss, SrVP
InstlSvcs: Robert J. Walker, SrVP
RelationshipBkg&Plng: Kathryn W. Donahue, SrVP
StaffSvcs: John E. Renner, VP
TrCont: Gene A. Ramsbottom, DivVP

FRANKFORD TRUST CO.
6500 Castor Ave. 19149
215/831-6521 Tr$78.7 Mil
Hd,TrInv: Gregory J. Sanginiti, SrVP
PersTr: Doris Welsh, VP
CorpTr,Nb: Joseph T. Timony, TO
EmplBen: Carole Bengle, TO
TrOpers: Lisa Ruczynski, TOpO

THE GLENMEDE TRUST COMPANY
229 South 18th St. 19103
215/875-3200 Tr$3.5 Bil
Hd: Robert I. Smith, Pres
PersTr: Joseph J. Rink, VP
TrInv,Nb: John W. Church, Jr., VP
TrOpers: A. E. Piscopo, VP&Treas

INDUSTRIAL VALLEY BANK & TRUST CO.
1700 Market St. 19103
215/496-4752 Tr$1.393 Bil
(Branch in Allentown)
DivHd: Ralph W. Ervin, Jr., SrVP
PersTr: Donald S. Mills, AdmVP
TrInv,ComTrF: Willard N. Woolbert, VP
TrOpers: G. William Rose, VP
CorpTr: Joseph Ready, TO

MELLON BANK (EAST) N.A.
Trust and Investment Department
Mellon Bank Center 19102
215/585-3012 Tr$6 Bil
Hd: George L. Deming, ExecVP
Charles E. Coqueron, SrVP
PersTr: Archibald Gentles, Jr., VP
TrInv: Theodore V. Wood, Jr., VP
EmplBen: David J. Mathies, Jr., VP
TrOpers: John E. Peiffer, III, VP
Nb: J. Thomas Dunlevy, SrVP
EstAdmin: Thomas J. Hayden, Jr., VP
FinInst: William C. Lambert, VP

MERIDIAN ASSET MANAGEMENT, INC.
5 Penn Center Plaza 19104
215/854-3077
PersSvcs: William R. Weber, AsstVP
InstSvcs: Thomas C. McCoy, VP
InvMgmt: Margaret M. Eisler, VP
NbMgr: Edward A. Touhill, VP
NbPersSvcs: Earl C. Pfeiffer, AsstVP
NbInstSvcs: Thomas A. Campbell, VP

THE PHILADELPHIA NATIONAL BANK
Broad & Chestnut Sts. 19101
215/629-3701 Tr$4.6 Bil
Corestates,Hd: Paul G. Finegan, ExecVP
PNBHd: David B. Still, SrVP
PersTr: Charles B. Humpton, Jr., SrVP
CorpTr: David Montgomery, VP
InvMgtDiv: Mark E. Stalnecker, SrVP
EmplBen: Corliss Boggs, VP
TrOpers: Frank A. Barone, VP
PersNb: Peter Ingersoll, VP
EBTNb: Donald F. Carey, Jr., VP

THE PROVIDENT®
PROVIDENT NATIONAL BANK

PROVIDENT NATIONAL BANK
P.O. Box 7648 19101
215/585-5366 Tr$30 Bil
Hd: Thomas S. Stewart, ExecVP
EmplBen: William G. McKenna, Pres,PCM
InvRsch: Malcolm C. Wilson, VP&ChIO
Nb: Ludlow Miller, VP
CorpTr,TrOpers: John W. McLaughlin, SrVP
DivSvc: Robert W. Schneider, Jr., VP
FinInst: Charles B. Landreth, VP
NonProfInsts: Harold S. McGay, Jr., VP
FamBus: Thomas K. Whitford, VP
TrMktg: Nan M. Lansinger, VP

THE RITTENHOUSE TRUST COMPANY
225 So. 18th St. 19103
215/735-1225 Tr$65 Mil
Hd: Charles J. Ingersoll, ExecVP

THE PENNSYLVANIA TRUST COMPANY
1435 Walnut St. 19102
215/496-3120
Hd: Thomas H. Darlington, Pres
PersTr,Nb: Paul Irwin, SrVP
TrInv,EmplBen: Richardson T. Merriman, SrVP

Philipsburg

MID-STATE BANK & TRUST CO.
17 N. Front St.
P.O. Box 211 16866
814/342-0300
(Branch of Altoona)
Hd: Martha Anne Kolosky, AsstVP,TO&AsstSec

Pittsburgh

EQUIBANK
Two Oliver Plaza, 9th Fl. 15222
412/288-5670 Tr$250 Mil
Hd: Dennis F. Kennedy, SrVP
PersTr: Jerome N. Wrzosek, VP
CorpTr: Diane M. O'Toole, AsstVP
TrInv,ComTrF: Larry M. Verny, AsstVP
EmplBen: Jay M. Potter, VP
TrOpers: Jay Black, AsstVP

FIRST SENECA BANK
801 Penn Ave. 15222
412/456-2451
(Branch of Oil City)
Adm: Richard J. Gmitter, TO
Nb: James Evered, VP&TBDO

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PENNSYLVANIA (Cont'd)

Pittsburgh (Cont'd)

MELLON BANK, NatAssn
Mellon Square 15230
412/234-4100 Tr$21.1 Bil
(Branch in Boca Raton, FL)
Hd: Donald A. McMullen, Jr., ExecVP
TrInv: Alan T. Sachtleben, SrVP
PersTr: George L. Deming, ExecVP
CorpTr: Norman R. Smith, SrVP
BusDev: Reinald McCrum, VP
EmplBen: William F. Adam, VP
TrOpers: Larry W. Rinne, SrVP

PITTSBURGH NATIONAL BANK
5th Ave. & Wood St. 15265
412/355-3000 Tr$4.97 Bil
Hd: James M. Patton, SrVP
AsstDivHd: R. Steven Bonnett, VP
PersTr: James M. Ferguson, III, VP
CorpTr: Fred J. Deramo, VP
TrInv: A. Richard Markson, VP
InvStrat: John Martin, VP
EmplBen: Nicholas Nilsen, VP
TrOpers: James R. Smith, VP
Nb: Phillip P. Deutsch, VP

THE UNION NATIONAL BANK OF PITTSBURGH
4th Ave. & Wood St. 15230
412/644-8745 Tr$2.244 Bil
(Branch in Butler)
Hd: Donald R. Vance, SrVP
EmplBen: Henry W. Strong, VP
PersTr: Douglas W. Sherratt, VP
CorpTr: Gerald H. Kelly, VP
TrInv: Robert H. Montgomery, VP
ComTrF: Donald L. Dawson, VP
TrOpers: Anthony J. Molinero, VP
Nb: Eugene S. Bender, VP
TDP: Eugene Rogers, AsstVP

Pittston

FIRST BANK OF GREATER PITTSTON
P.O. Box 560 18640
717/654-4688 Tr$8 Mil
Hd: Earl J. Campbell, VP&TO

MINERS SAVINGS BANK
P.O. Box 710 18640
717/654-6701 Tr$2.5 Mil
Hd: C. E. Sharkey, TO
E. P. Yencha, AsstTO

Port Allegany

FIRST NATIONAL BANK
P.O. Box 97 16743
814/642-2351 Tr$1 Mil
Hd: Lloyd Eastman, TO

Pottsville

MERIDIAN ASSET MANAGEMENT, INC.
101 N. Centre St.
P.O. Box 630 17901
717/628-5119, Ext. 330
PersSvcs: Raydelle H. Berger, VP
Nb/PersSvcs: James G. Hughes, AsstVP
Nb/InstSvcs: Michael S. Kennedy, AsstVP

MINERS NATIONAL BANK
120 S. Centre St. 17901
717/622-2320 Tr$32 Mil
Hd: James E. Marconis, VP&TO
Anne B. Reed, AsstTO
James T. O'Brien, AsstTO

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1 S. Centre St. 17901
717/622-4200 Tr$285 Mil
(Branch in Harrisburg)
Hd: Paul J. Hanna II, SrVP&TO
PersTr: Joseph R. Popson, AsstVP&TO
TrInv: Dwight H. B. Rieman, SrVP&IO
CorpTr: Frederick S. Seewald, AsstVP&TO
Nb: Christine Kuperavage, TrRep
EmplBen: Charles D. Buehler, AsstTO
TrOpers: Sandra L. Kramer, TOpO

UNION BANK & TRUST CO.
P.O. Box 119 17901
717/622-3011 Tr/u$1.566 Mil
Hd: Eleanor M. Schaeffer, TO

Quarryville

FARMERS FIRST BANK
301 W. Fourth St. 17566
717/786-7337
(Branch of Lititz)
PersTr: Wendy L. Basehoar, TO
Nb: Stephen E. DiNovis, TO

Reading

BANK OF PENNSYLVANIA
50 N. Fifth St. 19601
215/378-3656 Tr$322.0 Mil
Hd: Edward L. Vey, Jr., VP
PersTr: Blaine E. Gaul, VP
CorpTr: James I. Houp, TO
TrInv: Lee W. Hummel
EmplBen: Leslie K. Davidson, EBO
TrOpers: John H. Allen, TOpO
Nb: Carl K. Wiest, Jr., VP

HAMILTON BANK
515 Penn St. 19601
215/320-8000
(Branch of Lancaster)
Hd: David Logan Steele, VP&SrTO
Nb: John P. Grimes, AsstVP

MERIDIAN ASSET MANAGEMENT, INC.
35 North Sixth Street
P.O. Box 1102 19603
215/320-3111
PersSvcs: James V. Elliott, VP
InstSvcs: Raymond T. Kase, Jr., VP
NbMgr: Kenneth H. Rick, VP
Nb/PersSvcs: James G. Hughes, AsstVP
Nb/InstSvcs: Michael S. Kennedy, AsstVP
Inv/InstSvcs: James J. Ruggiero, VP
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Sharon A. Hodge, TO
InvMgt: Cornell Z. Bowden, VP&TO
Elizabeth B. Glazebrook, VP,TO&AsstSec
Shirley B. Mann, VP&AsstSec
Tx: Cynthia R. Wilkes, VP&TO
Douglas R. Jones, VP,TO&AsstSec
Wayne D. Corley, VP
Mable I. Prioleau, TO
Lisa N. Smith, TO
RE: Debora M. Shelley, TO&AsstSec
John R. Jones, TO

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CorpTr&TrOpersExec: Richard L. Cain, Jr., SrVP&TO
TrOpers: Freeman W. Coggins, Jr., VP&TO
CorpTr(CorpBd,SecTransf),Mgr: F. Richard Harmon, Jr., VP&TO
PersTr,RegExec: W. Patrick Dorn, Jr., SrVP&TO
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Nb: Robert G. Davidson, VP&TO
PersTr,SuppExec: Hugh Z. Graham, SrVP&TO
RE: Marvin W. Wall, VP&TO
Tx: John R. Price, VP&TO

Florence

FIRST UNION OF SOUTH CAROLINA
291 W. Cheves St., P.O. Box F-12 29501
803/662-0474
(Branch of Greenville)
Dorothy A. King, AsstVP&TO

SOUTH CAROLINA NATIONAL BANK
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P.O. Box 1329 29602
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PersTr: Thomas L. Lewis, SrVP&TO

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PersTr: Wilbur Y. Bridgers, SrVP&TO
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P.O. Box 1058 29648
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(Branch of Columbia)
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Hilton Head Island

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(Branch of Columbia)
Mgr: Harrell M. Graham, VP

NCNB NATIONAL BANK
P.O. Box 5040 29938
803/785-4245
(Branch of Columbia)
CityTrMgr: Joseph L. Raad, AsstVP&TO

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Wm. Hilton Parkway at Shelter Cove
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P.O. Box 16 29938
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(Affiliate of Bank of Boston)
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Richard P. Trumpler, Pres
PersTr: William K. Mackey, Jr., SrVP&Csh
Frances F. McGrath, AsstTO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 5069 29928
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(Branch of Columbia)
Charles H. Rudolph, Jr., VP&TO&PersTrDeptMgr

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803/496-5011 Tr/u$1 Mil
Hd: J. L. Wiggins, TO

Laurens

THE PALMETTO BANK
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PersTr: Edith S. Brown, AsstAdmTO
TrOpers: Edna C. McCarter, AsstTOpO

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David Hipp, VP&TO

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(Branch of Columbia)

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P.O. Box 789 29641
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(Branch of Columbia)
Mgr: Donald J. Howard

Simpsonville

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803/963-3671
(Branch of Laurens)

Spartanburg

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Mgr: J. E. Zimmerman

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(Branch of Laurens)

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Nb: Jon L. Zoole, VP&TO

Sumter

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EmplBen: R. S. Price, VP&TO
TDP: C. D. Lipscombe, Jr., SrVP-BusDev

SOUTH DAKOTA

Aberdeen

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(First Bank System)
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Kenneth P. Johnson, VP&TO
Elaine Kennedy, PersTO

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(Branch of Sioux Falls)
Hd: D. Tonsager, VP

Belle Fourche

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PersTr,TrInv,ComTrF,EmplBen,Nb:
Jeb H. Clarkson, ILO&AsstTO
TrOpers,TDP: Mary Kay Budmayr

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-6294 Tr$26 Mil
Hd: Steve Myers

Huron

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P.O. Box 848 57350
605/352-6444 Tr$15.5 Mil
Hd: Jim Laird, TO

Mitchell

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P.O. Box 907 57301
605/996-7755 Tr$48.7 Mil
Hd: James W. Stewart, ExecVP&TO
PersTr: Karen Roth, AsstTO
TrOpers: Lillian Munce, TrAdm

★Pierre

BANKWEST N.A.
P.O. Box 998 57501
605/224-7391 Tr$4.6 Mil
Hd: Bruce O. Ley
TrOpers: Mary L. Wilson

Rapid City

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(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
Hd: John M. Dunleavy, VP&TO
PersTr: Lewis W. Rohrer, VP&TO
Lee Granaas, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
815-825 St. Joseph St.
P.O. Box 1040 57701-1040
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Gary Gunderson, TO
Jon Oien, TO

Sioux Falls

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 Tr$600 Mil
Hd: Thomas J. Flynn, SrVP
CorpTr: Leighton Scott, AsstVP&TO
TrInv: Dennis D. Holzwarth, VP&TrInvO
TrOpers: Bette A. Theobald, VP&TO
EmplBen,PersTr: Dennis Daugaard, VP
Nb: Dan Murphy, AsstVP&TO

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100 S. Phillips Ave.
P.O. Drawer 1186 57101
605/335-5180 Tr$200 Mil
Hd: Robert Weeks, SrVP&TO
PersTr: C. B. Hines, VP&TO
PersTr,Nb: Steve Warwick, AsstVP
TrInv: M. C. Peterson, VP&TO
Nancy Wahlstrom, TO
TrOpers: H. Dean Noble, TO
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P.O. Box 1953 57117-1953
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(Branches in Aberdeen, Rapid City & Watertown)
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CorpTr,Nb: L. D. Andrews, VPofS.F.,DivMgr
EmplBen: Ross Fenn, VP
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Nb,PersTr: Laurel Merrick, TO
TrOpers: Mary Jo Curtin, TrInvO&Sec
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P.O. Box 1348 57101
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TrOpers: Linda Mickalowski, TO

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Steve Johnson, AsstTO

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(Branch of Sioux Falls)
Hd: Dale Christensen, AsstVP

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P.O. Box 596 57274
605/345-3306 Tr$2.0 Mil
Hd: R. H. Garry, Pres&TO

Winner

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605/842-1313 Tr$6 Mil
Hd: Allan Larson, Pres&TO
Richard Nelson, TO
James J. Jares, TO

Yankton

THE AMERICAN STATE BANK
P.O. Box 140 57078
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(Branch in Vermillion)
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TrOpers: Marsha J. Plihal, TO
Robert L. Leibrich, TO

FIRST DAKOTA NATIONAL BANK
201 W. 3rd St. 57078
605/665-7432 Tr$4 Mil
Hd: L. J. Somer, TO

TENNESSEE

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615/745-0261
Hd: Kate Swafford, TO
TrInv: Paul Willson, TrInvO

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CorpTr,ComTrF,EmplBen,TrOpers: Sheila Sterling, TO

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P.O. Box 438 37620
615/968-2691
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PersTrAdmin: Claudette Starrett, TO

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P.O. Box 429 37621
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901/772-1201 Tr$2 Mil
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P.O. Drawer 929 38012
901/772-1642
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TrOpers: Robert W. Freese, VP&SrTOpO
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TrOpers: Tim Kennedy, VP
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FIRST NATIONAL BANK
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MERCHANTS BANK
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Clinton

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PersTr: Sue Carolyn Akins, AsstVP&TO
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Elizabethton

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Mrs. Marie McNeely, AsstTO

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Hd: R. H. Owen, Pres

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BANK OF GOODLETTSVILLE
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615/859-9366 Tr$2 Mil
Hd: Marie W. Butterworth, SrVP&TO

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(Affiliate of Nashville)
Hd: Barry V. Bond, VP&TO
John W. Morelock, VP&TO

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Hd: Herbert Whitfield, Pres

Humboldt

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901/784-1122
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901/986-5026 Tr$1.4 Mil
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J. M. Therrell
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Jackson

FIRST AMERICAN TRUST CO., N.A.
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P.O. Box 309 38302
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PersTr: Charles R. Harrison, AsstVP
Marguerite Holder, AsstVP
SS: Brenda Jones

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CorpTr: Janis Kimsey, AsstTO
TrOpers,TDP: Deborah Isbell, AsstVP&TOpO

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P.O. Box 189 38302
901/422-9615
(Branch of Memphis)
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Johnson City

COMMERCE UNION BANK JOHNSON CITY
1616 West Market St. 37601
615/929-3138
(Affiliate of Nashville)
Hd: Barry V. Bond, VP&TO

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P.O. Box 1998 37601
615/282-1711 Tr$20 Mil
(Branch of Kingsport)
Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 3007 CRS 37601
615/928-0321
Hd: Suzanne T. Donaldson, VP&Mgr
PersTrAdmin: Claudette Starrett, TO

HAMILTON BANK OF JOHNSON CITY
P.O. Box 1677 37601
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PersTr: Robert Allen, TO
TrOpers: Jane Smith, VP&TO

HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF UPPER EAST TENNESSEE
2112 North Roan St.
P.O. Box 1557 37605
615/282-6311
Hd: James G. Burleson, VP&TO
PersTr: Adam B. Crouch
TrOpers: Marilyn Seymore

Kingsport

FIRST AMERICAN TRUST CO., N.A.
P.O. Box 1981 37662
615/229-0283 Tr$220 Mil
(Branches in Bristol & Johnson City)
Hd: Donald W. Secrest, VP&RegMgr

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 239 37662
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Hd: Suzanne T. Donaldson, VP&Mgr
PersTr,Admin: Claudette Starrett, TO

Knoxville

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TrInv: J. Robert Page, VP&TO
CorpTr: Sherry D. Speegle, AsstVP
EmplBen: Cherry W. Koehler, AsstVP

FIRST TENNESSEE BANK NATIONAL ASSOCIATION
P.O. Box 280 37901
615/971-2191
Hd,PersTr: Ralph Davidson
Hd,CorpTr: Bruce Mitchell
TrInv: Paul Ratliff

THIRD NATIONAL BANK IN KNOXVILLE
Market at Church
P.O. Box 2448 37901
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Hd,Nb: Earl W. Hagler, SrTO
PersTr,EmplBen,EstSttlmt: Earl W. Johnson, TO
Lisa A. Beal, PersTrAsst

VALLEY FIDELITY BANK & TRUST CO.
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Hd: A. H. Thompson, ExecVP&TO
PersTr: David Moore, VP&TO
CorpTr: Bette Bacon, VP&TO
TrInv: Robert Killefer, SrVP&TO
EmplBen: Sharon Miller, SrVP&TO
TrOpers: Randy Miller, VP,Opers
Nb: Hughes Clardy, VP&TO

Lewisburg

FIRST NATIONAL BANK
P.O. Box 427 37091
615/359-1515 Tr/u$1 Mil
Hd: Bill F. Garrett, SrVP&TO
Vivian H. Clift, SrVP&AsstTO

PEOPLES & UNION BANK
P.O. Box 589 37091
615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., Pres

Maryville

BLOUNT NATIONAL BANK
P.O. Box 608 37803
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Hd: Paul P. Connolly, SrVP&TO
Est: Ann Robinson, AsstTO

McMinnville

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615/473-2147 Tr$12 Mil
Hd: E. D. Busic, SrVP&TO
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FIRST NATIONAL BANK TRUST DEPT.
37110
615/473-4402
Hd: James E. Grisom, SrVP&TO
Mrs. Eva Sue Bouldin, AsstVP&AsstTO

Memphis

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P.O. Box 107 38101-0107
901/762-6286
Hd: Edwin M. Standefer, Jr., VP&SrTO
TrOpers: Mabel B. Topper, VP&TO

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P.O. Box 1503 38101
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(Affiliate of Nashville)
John G. Powell, SrVP

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P.O. Box 84 38101
901/523-4530 Tr$1.931 Bil
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CorpTrSvcs: Yvonne Watson, VP
TrInv,ComTrF: William V. Pruett, Adv
TrOpers: David Taylor, TOpMgr
CorpTr: C. Douglas Kelso, III, SrVP
CorpTr,Nb: Bruce Mitchell
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PersTr: Fletcher Haaga, VP&TO
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Pen&ProfSharingDept: Mary M. Perry, SrVP&TO
InvDept: Walter A. Haas, VP&IO
TrAuto&OpersDept: W. Pat Wannamaker, SrVP&OpersO
TxDept: Vicki L. Fahy, VP&TO
BusDev: M. Ed Walton, BDO
Don Stevens, BDO

Morristown

HAMILTON BANK OF MORRISTOWN
P.O. Box 1047 37816-1047
615/586-2242 Tr$14 Mil
Hd: Ima Ruth McMahan, VP&TO

Murfreesboro

MID-SOUTH BANK & TRUST CO.
P.O. Box 100 37133-0100
615/893-1000 Tr$40 Mil
Hd: David W. Hopper, SrVP&TO
EmplBen: William S. Jones, TO

Nashville

CITIZENS SAVINGS BANK & TRUST
401 Charlotte Ave. 37219
615/256-6193
Hd: H. H. Hill, Pres

COMMERCE UNION BANK
1 Commerce Plaza 37219
615/749-3164 Tr$1.285 Bil
(Branches in Chattanooga & Memphis)
Hd: Doyle Rippee, ExecVP
PersTr: M. Kirk Scobey, SrVP&TO
CorpTr: John Krueger, ExecVP
TrInv: Blaine Reeve, SrVP
EmplBen: Richard Dickerson, SrVP

FIRST AMERICAN TRUST COMPANY, N.A.
First American Center 37237-0702
615/748-2350 Tr$2.2 Bil
(Trust affiliate of First American Corp. Trust Offices in Bristol, Jackson, Johnson City, Kingsport, Knoxville & Memphis)
James D. Catington, Jr., Pres&CEO
Norman A. Carl, ExecVP&COO
PersTrDivHd: Richard W. Heiden, SrVP
Corp&EBODivHd: Edgar L. Trocke, SrVP
TrCoun: William A. Byrn, Jr., SrVP
InvMgtHd: Charles H. Robinson
NbHd: Ronald M. Holt, SrVP
Opers: Patricia A. Farrell, VP
Contrl: Thomas M. Cripps, Jr., AsstVP

TENNESSEE (Cont'd)

Nashville (Cont'd)

THIRD NATIONAL BANK
P.O. Box 76 37244
615/748-4246 Tr$1.5 Bil
(Affiliate, Bank of Knoxville, in Knoxville)
Hd: Wirt C. McKnight, ExecVP
TrAdminHd: Alden Smith, Jr., 1stVP
EstSttlmt,Nb: Joseph K. Presley, VP&TO
PersTr: Leonord N. Wood, VP&TO
CorpTr: William Keith Keisling, AsstVP&TO
TrInv: Charles E. Winger, SrVP&TO
EmplBen: Larry E. Gibson, VP&TO
TrOpers: Barry S. Good, VP&TO
RE: Robert N. Power, VP&REO
Tax: Tom L. Manor, TO

UNION PLANTERS NATIONAL BANK
221 Fourth Ave. N., P.O. Box 2508 37219
615/386-7636
(Branch of Memphis)
Russ Kennedy, VP&TO

Oneida

FIRST TRUST & SAVINGS BANK
P.O. Box 309 37841
615/569-6313 Tr$1 Mil
Hd: Lorene West, TO

Pulaski

UNION BANK
P.O. Box 247 38478
615/363-6511 Tr$2.5 Mil
Donald L. King, Pres&TO
Robert D. Roe, 1stVP&TO

Sevierville

THIRD NATIONAL BANK IN SEVIER COUNTY
215 Court Ave. 37862
615/453-6121 Tr/u$1 Mil
Hd: Earl W. Hagler, VP&SrTO
PersTr: Earl Wayne Johnson, TO
TrOpers: Diana Sharp, AsstTO

Shelbyville

BEDFORD COUNTY BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Edward Steelman, Pres&TO
PersTr: Judy Sliger, AsstTO&AsstVP

FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$4.5 Mil
Hd: J. H. Caperton, Jr., TO
TrInv: T. W. Hickerson, SrTO
TrOpers: Peggy F. Orrell, AsstTO

PEOPLES NATIONAL BANK
P.O. Box 680 37160
615/684-8000 Tr$5 Mil
CEO: Howard W. Tignor
Hd: John Jarrell
EmplBen: Billy F. Hicks
Jean Landers, AsstTO

Springfield

FIRST TRUST CO.
P.O. Box 608 37172
615/384-3541 Tr/u$1 Mil
Hd: J. E. Bryant

Trenton

BANK OF TRENTON & TRUST CO.
P.O. Box 87 38382
901/855-2121
Hd: G. P. Putnam, Pres&TO

Tullahoma

AMERICAN CITY BANK
340 West Lincoln St.
P.O. Box 1030 37388
615/455-0026 Tr$200 Mil
Hd: George Vibbert, Jr., TO
PersTr,TrInv: Mark A. Dowell
EmplBen: Nina Hammond

THE TRADERS NATIONAL BANK
P.O. Box 250 37388
615/455-3426 Tr$1.6 Mil
Hd: C. Phil Copeland, VP
TrOpers: David P. Thomas, VP&Csh
PersTr,CorpTr,TrInv,ComTrF,Nb: Bennie R. Garrick, Pres

Union City

COMMERCE UNION BANK UNION CITY
P.O. Box 370 38261
901/885-2330 Tr$12.5 Mil
Hd: John H. Pylant, VP&TO

TEXAS

Abilene

FIRST NATIONAL BANK
P.O. Box 701 79604
915/675-7000 Tr$240 Mil
Hd: William M. Armer, ExecVP&SrTO
PersTr: Clarence Herndon, VP&TO
Thomas Martin, VP&TO
Dick Veigel, TO
TrInv: Susan Stalcup, SrVP&TO
EmplBen: Michael Kinard, SrVP&TO
Brian Wildman, TO
TrOpers: Wanda Richard, VP&TO
Prop: Dale Cartee, VP&TO

FIRST STATE BANK
P.O. Box 3218 79604
915/677-2661
Hd,TrInv: Robert E. Milstead, ExecVP
PersTr: Richard L. W. Henry, VP
PersTr: Carolyn N. True, AsstVP
TrOpers: Connie F. Moroni, AsstVP
EmplBen: Daniel Haigler, VP
PersTr: Billie Etheredge, VP
Nb: Monty Benson, AsstVP

INTERFIRST BANK ABILENE,N.A.
P.O. Box 1251 79604
915/675-7500 Tr$47 Mil
Hd: Bryan T. Stratton, ExecVP&TO
TrOpers: Stella Dunlap, TO
CorpTr,TrInv: Don Swindell, VP&TO
TrAdmin: Gaylon McKelvey, VP&TO
Nb: Lindsay Wells, VP&TO

MBANK ABILENE N.A.
P.O. Box 3018 79604
915/673-6471
Hd: Herbert Hutchins, SrVP&TO

Alice

FIRST CITY BANK OF ALICE
P.O. Box 571 78332
512/664-0931 Tr$1.5 Mil
TrOpers: David Silva, Sec-TrDept

Alvin

ALVIN STATE BANK
P.O. Box 232 77512-0232
713/331-6411 Tr$8 Mil
Hd: Tom Blakeney, Jr., Pres&TO
Sarah Huggins, AsstTO

Amarillo

AMARILLO NATIONAL BANK
P.O. Box 1611 79181
806/378-8350 Tr$299 Mil
Hd,Nb: M. J. Trusty, SrVP&SrTO
PersTr: David Byrd, VP&TO
CorpTr,EmplBen: W. L. Dickey, VP&TO
TrInv,ComTrF: Curtis Ballard, VP&TrInvO
Farm,Ranch: Grady Lane, AsstVP,Fm&RchMgr
TrOpers: Dennis Spear, AsstVP&TO

FIRST NATIONAL BANK, Trust Dept.
P.O. Box 1331 79180
806/378-1900 Tr$355 Mil
Hd: Jack E. Little, SrVP&TO
TrInv: Scott McCormick, VP&TrInvO
George Cason, VP&TrInvO
CorpTr,EmplBen: Fred Hancock, VP&SrTO
Tim Sinks, VP&TO
Nancy Ward, TO
Prob: Craig Evetts, VP&SrTO
John Wright, TO
TrOpers: Joe Schopfer, AsstVP&TO
Oil&Gas: Roy Ralston, Conslt
Farm/Ranch: Joe Kennedy, AsstVP&TO
PersTr: Gary Rider, VP&TO
Penny Hale, AsstVP&TO
Jim Hall, AsstTO
Mktg: Frank Saucier, VP&TO
Anne Foster, AsstVP&TO

TEXAS AMERICAN BANK/AMARILLO N.A.
P.O. Box 231 79182
806/378-3100 Tr$58 Mil
Hd,PersTr,Nb: Jairl P. Dowell, ExecVP&TO
TrInv,ComTrF,EmplBen,TrOpers: Herman O. Shirly, VP&TO
Admin: Celia Waldrop, TO
Terry Wright, FM

Arlington

FIRST CITY NATIONAL BANK OF ARLINGTON
201 E. Abram, P.O. Box 325 76010
817/588-0196 Tr$80 Mil
Hd,PersTr,CorpTr,Nb: William B. Jackson, SrVP&TO
TrInv,EmplBen: Jane Gallo, TrInvO
TrOpers: Suzanne Schoolcraft, TOpO

TEXAS COMMERCE BANK-ARLINGTON
P.O. Drawer 1564 76010
817/469-3239 Tr$196 Mil
Hd,Nb: Daniel W. Klein, ExecVP&TO
PersTr: Mark J. Smith, TO
Ronald L. Vargo, VP&TO
David H. Stark, VP&TO
EmplBen,TrInv: Harry L. Bartay, SrVP&TO
EmplBen: Carol E. Spears, TO
TrOpers: Mary Beth Buffington, TO

Aspermont

FIRST NATIONAL BANK
P.O. Drawer A 79502
817/989-3505
Hd: J. M. Hickman, III, Pres&TO
Marvin Vahlenkamp, VP

Athens

FIRST STATE BANK OF ATHENS
P.O. Box 471 75751
214/675-5165
Hd: W. M. Key, Pres

★Austin

AMERICAN NATIONAL BANK
P.O. Box 2266 78780
512/479-5537
Hd: Peterson Foster, ExecVP&ExecTO
PersTr: Helen Cochran-Moran, VP&TO
TrInv: Randy Bateman, VP&TO
EmplBen: Fred Hamilton, VP&TO
TrOpers: Einer Juul, SrVP&SrTO

FIRST CITY NATIONAL BANK-AUSTIN
P.O. Box 2127 78768
512/473-4800   Tr$486 681 Mil
Hd: John A. Wolf, ExecVP&TO
Admin,Nb: Charles F. Denman, SrVP&TO
TrInv: John W. Eccles, CFA,VP&TO
PersTr: Julie King, VP&TO
CorpTr: Jerry D. Shook, SrVP&TO
TrOpers: Hugh W. Clarke, VP&TOpO
REMgmt: Charles T. Ashby, AsstVP&RETO

INTERFIRST BANK, AUSTIN, N.A.
P.O. Box 908 78781
512/397-2588   Tr$822 Mil
Hd: Garrett H. Jamison, ExecVP&ExecTO
PersTr,CorpTr: Martin E. Turner, SrVP
TrInv: Craig Hester, SrVP
EmplBen: John R. Jones, SrVP
TrOpers: Anne S. Glanz, SrVP
Nb: Sherry A. McGillicuddy, SrVP

REPUBLICBANK AUSTIN
P.O. Box 1328 78767
512/476-6711   Tr$300 Mil
Hd: William J. Hudspeth, Jr., SrVP&TO
PersTr: Dan Morris Remick, VP&TO
EmplBen: Richard J. Hajda, AsstTO
TrOpers: Kelly Meek
Sheryl M. Scholten, AsstTO

TEXAS COMMERCE BANK-AUSTIN
P.O. Box 550 78789
512/476-6611   Tr$300 Mil
Hd: Jim Hulme, ExecVP,SrTO&TrDivMgr
Mike Vaughan, VP,Svcs&Sys
PersTr: Larry Miller, VP&Mgr
EmplBen: Ed Hohenstein, VP&Mgr
TrInv: Cliff Strieber
TrOpers: Linda Wilkins, Mgr
TrAssts: Tommy Baker, VP&Mgr

Bay City

BAY CITY BANK & TRUST CO.
P.O. Box 471 77414
409/245-5781   Tr/u$1 Mil
Hd: Frank Kruppa, ExecVP
TrOpers: Dale Warn, SrVP

Baytown

CITIZENS BANK & TRUST CO. OF BAYTOWN
1300 Rollingbrook 77521
713/427-5771   Tr$30 Mil
Hd: William J. Gidley, SrVP&TO
Bobby Fortinberry, TO
Kyle Shanks, TO

Beaumont

FIRST CITY NATIONAL BANK OF BEAUMONT
P.O. Box 3391 77704
409/898-8386   Tr$350 Mil
Hd: David G. Hitt, ExecVP&TO
PersTr: Ben S. Woodhead, SrVP&TO
CorpTr: Bill R. Davis, TO
TrInv: Joe J. Fisher, SrIO
EmplBen: C. F. King, VP&SrTO
TrOpers: Rachael Garza, TO

INTERFIRST BANK BEAUMONT
P.O. Box 5007 77706
409/838-0201   Tr$10 Mil
Hd: Pamela K. Parish, VP&TO

TEXAS COMMERCE BANK-BEAUMONT,NatAssn
P.O. Box 2751 77704
409/838-0234   Tr$124 Mil
Hd: William Kucewicz, SrVP&SrTO
PersTr: Wm. G. McMillian, VP&TO
TrInv: David Whitlock, VP&TO
EmplBen: Jerrold Stevens, VP&TO
TrOpers: Barbara Keown

Beeville

COMMERCIAL NATIONAL BANK
P.O. Lock Drawer 400 78104
512/358-3612   Tr$50 Mil
Hd: John B. Hensley, VP&TO
Joann M. Bracewell, AsstTO

Booker

FIRST BANK & TRUST CO.
P.O. Box 200 79005
806/658-4551
Hd: F. Keith Good, ExecVP&SrTO
Randy Phillips, ExecVP&TO
Iris Cornell, TO
TrOpers: Jane Fore

Borger

FIRST NATIONAL BANK
P.O. Box 3238 79008-3238
806/274-6361
Hd: Charles E. Cooke, Jr., Pres

PANHANDLE BANK & TRUST CO.
P.O. Box 949 79007
806/274-7201   Tr$23 Mil
Hd: Andy Haddad, VP&TO
PersTr,CorpTr: Sheri Coleman, AsstVP&TO
TrAdm: Lynda Lehman
EmplBen: Kay Raun, Supv
TrOpers: Billye Viles, OpSupv
TDP: Kay Lanford

Brady

THE BRADY NATIONAL BANK
P.O. Box 111 76825
915/597-2104   Tr/u$1 Mil
Lewis A. Jordon, ExecVP&TO
W. Wendell Franke, SrVP&AsstTO

THE COMMERCIAL NATIONAL BANK OF BRADY
P.O. Box 591 76825
915/597-2961   Tr/u$1 Mil
Hd: Charles E. Samuelson, VP&TO

Brenham

WASHINGTON COUNTY STATE BANK
P.O. Box 1058 77833
713/836-6181
Hd: Robert T. Effinger, III, VP&TO

Brownfield

BROWNFIELD STATE BANK
P.O. Box 1112 79316
806/637-7626   Tr$53 Mil
Hd: Donald L. Park, Sr., VP&TO
Judy Bourn, AsstVP&TO

Brownsville

MBANK BROWNSVILLE N.A.
835 E. Levee St. 78520
512/546-2421   Tr$42 Mil
Hd,TrInv,ComTrF: Daniel K. Pierce, SrVP&TO
PersTr: Sharon Pittman, VP
Sec: Gracie Saldana
TrOpers: Beverly Derby
Norma Ashley

TEXAS COMMERCE BANK-BROWNSVILLE
P.O. Box 2179 78520
512/546-2461   Tr$22 Mil
Hd: Del S. Perkins, SrVP&TO
Delia Strader, TOpO

Brownwood

CITIZENS NATIONAL BANK
P.O. Box 1629 76804
915/643-3545
Hd: Richard Sharpe, Pres&CEO

REPUBLIC BANK-BROWNWOOD,NatAssn
P.O. Box 940 76804
915/646-4546
Hd: Deborah Ellis, VP&TO

Bryan

FIRST BANK & TRUST
P.O. Drawer 1033 77805
409/775-7575   Tr$20 Mil
Hd: Michael L. Hagg, SrVP&TO

FIRST CITY NATIONAL BANK
P.O. Drawer 913 77805
409/776-5402   Tr/o$68 Mil
Hd: James W. Stegall, SrVP&SrTO
EmplBen,PersTr: Roger Ables, TO
TrInv: Virginia Lenihan, VP&TO
TrOpers: Gerry Chandler, VP&TO

THE FIRST NATIONAL BANK
P.O. Box 833 77805
409/779-1111   Tr$12 Mil
Travis B. Bryan, ChmBd&TO
Truman Allen, SrVP&TO
Kenneth Loke, AsstTO

Cameron

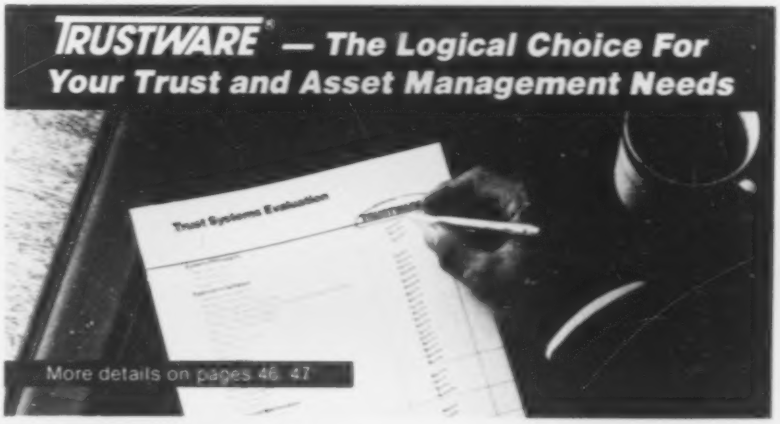
CITIZENS NATIONAL BANK
118 S. Houston 76520
817/697-6655   Tr$11.5 Mil
Hd: William E. Kelm, SrTO
TrInv,ComTrF,TrOpers,Admin: Harrison M. Lanham, TO

Carthage

FIRST STATE BANK & TRUST CO.
P.O. Drawer 579 75633
214/693-6606   Tr$1.363 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Milton Payne, Chm&CEO
TrOpers: Madeline Hart, AsstVP&TO

Childress

FIRST NATIONAL BANK
P.O. Box 1090 79201
817/937-3611
Hd: Larry R. Johnson, Pres
Albert Helm, VP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Trust Systems Evaluation
More details on pages 46, 47

TEXAS (Cont'd)

Clarendon

FIRST BANK & TRUST OF CLARENDON
P.O. Box 947 79226
806/874-3556 Tr$1 Mil
Hd: Bronnie McNabb, Jr., Pres

Coleman

COLEMAN COUNTY STATE BANK
P.O. Box 940 76834
915/625-2172
Hd: Gilliam T. Byrom, ExecVP&TO
Retamay Gaines, AsstVP&AsstTO
Mary Briggs, AsstVP&AsstTO

College Station

REPUBLICBANK A&M
P.O. Box 2860 77841
409/846-5721 Tr$10 Mil
Hd: B. L. Arrington, Jr., SrVP&TO
TrOpers: Ruth E. Easley, AsstTO

Colorado City

THE CITY NATIONAL BANK
P.O. Box 1031 79512
915/728-5221 Tr$4.0 Mil
William H. Hardwick, VP&TO

Copperas Cove

COVE STATE BANK
P.O. Box 550 76522
817/547-7521
Hd: James Elvis Kelly, Pres

Corpus Christi

CITIZENS STATE BANK
P.O. Box 9923 78469
512/887-5900 Tr$122 Mil
Hd: Cheryl A. Whited, SrVP&SrTO
PersTr: Lois R. Gilliam, VP&TO
EmplBen: Carol L. Boriack, VP&TO
Michael Irwin, VP&TO
Michael Albright, AsstVP&TO
TrOpers: Suzanne Marshall, AsstVP&TO

FIRST CITY BANK OF CORPUS CHRISTI
615 Upper N. Broadway, P.O. Box 780 78403
512/886-6460 Tr$319 Mil
Hd: Roger L. Garrison, ExecVP&ExecTO
PersTr: Charles Johnson, VP&TO
Debra Tamez, TO
CorpTr: Pam Stokes, VP&TO
TrInv: Charles A. Linn, VP&TrInvO
TrOpers: Elma Ramos, TOpO
Prob,EmplBen: David S. Brannon, SrVP&SrTO
PropMgt: Allan K. Jamison, AsstVP&TO

THE INTERNATIONAL BANK
P.O. Box 4956 78408
512/888-4451 Tr$5 Mil
Hd: Donald L. Zimmerman, SrVP&TO
TrOpers: Shirley R. Landry, TOpO

MBANK, CORPUS CHRISTI, N.A.
P.O. Box 900 78403
512/881-6829 Tr$650 Mil
Hd: Roger Powell, SrVP&TO
Nb,TrInv: Clay Carter, VP&TO
PersTr: Don Kingsbury, VP&TO
RE,FM&Ranch: Jerry Dittmar, TO
EmplBen: Laura Clements, AsstVP&TO
Est: Day Manley, VP&TO
CorpTr: Gayle Adams, VP&TO

PARKDALE BANK
P.O. 6409 78411
512/993-0300 Tr$20 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
PersTr: Larry Wood, VP&TO
EmplBen: Virginia Thompson, AsstVP&TO

TEXAS COMMERCE BANK-CORPUS CHRISTI
P.O. Drawer 749 78403
512/883-3621 Tr$175 Mil
Hd: Neal Powers, III, ExecVP&SrTO
PersTr: Carley Ivy, VP&TO
TrInv: Robert L. Gross, ExecVP&SrTrInvO
EmplBen: Lynne G. Shannon, SrVP&TO
TrOpers: Mrs. Janice Crocker

Corsicana

INTERFIRST BANK CORSICANA,N.A.
P.O. Box 613 75110
214/874-4711 Tr$155 Mil
Hd: Gary D. Brown, ExecVP&TO
PersTr: Pat Carver, VP&TO
RE,EmplBen: B. L. Sanders, III, SrVP&TO
TrOpers: Peggy Flynn, VP&TO
Nb: Marsha Nelson, AsstCsh&AsstTO
Minerals: Don Tekell, AsstCsh&AsstTO

MBANK CORSICANA, N.A.
P.O. Box 761 75110
214/874-5661
Hd: Sherry L. Gulliam, TO

Dallas

ALLIED LAKEWOOD BANK
P.O. Box 140000 75214
214/823-9924 Tr$201 Mil
Hd,TrInv: Howard M. Thurman, ExecVP
PersTr,Est: Terrie Denson, VP&TrCoun
EmplBen: Gary Worthy, VP&TO
CorpTr,TrOpers,TDP: Charles Holmes, VP&TO
TrOpers: Joe Rodonski, VP&TO

BANCTEXAS DALLAS
P.O. Box 2249 75221
214/969-6362 Tr$425 Mil
Hd: John H. James, SrVP&Mgr
PersTr: Donald G. Williamson, VP&TO
EmplBen: Marvin J. Jaynes, SrVP&TO
TrOpers: Joe Kelly, TO

CULLEN/FROST BANK OF DALLAS,NatAssn
P.O. Box 1649 75221
214/742-2001 Tr$83 Mil
Hd: Richard W. Phillips, SrVP&TO
EmplBen: B. J. Burns, VP&TO
TrOpers: Carlene Anderson, VP
Sharon Burden, AsstVP&TO
Linda Kuehl, AsstVP

FIRST CITY BANK OF DALLAS
First City Center
P.O. Box 661700 75266
214/939-8400 Tr$133 Mil
Hd: Herb Paul, ExecVP&SrTO
PersTr: Badger Robertson, SrVP&TO
CorpTr: Greg Hasty, VP&TO
TrInv,ComTr: John Davidson, SrVP&SrTrInvO
EmplBen: Douglass Womack, SrVP&TO
TrOpers: Jim Lummus, SrVP&TO
Nb: Keith L. Griffins, VP&TO

FIRST CITY BANK-EAST DALLAS
P.O. Box 28188 75228
214/328-9811
Hd: J. H. Brokaw, Pres

INTERFIRST BANK DALLAS, N.A.
P.O. Box 83773 75283
214/977-4300 Tr$5.3 Bil
Hd: W. Gordon Hobgood, Jr., ExecVP
Admin: Thomas D. Hogan, SrVP
TrInv: David E. Hoener,
Pres&CEO,InterFirstInvMgmt
TrOpers: Karl J. Lombar, SrVP
Mktg: Lawrence H. Budner, SrVP&SrTO
PropMgmt: David H. Jones, SrVP

MBANK PRESTON
P.O. Box 12000 75225
214/363-1511 Tr$135 Mil
Hd: George M. Draher, VP
PersTr,Nb: Anne F. Conwell, VP
EmplBen: Mary Ann Piper, AsstVP

MTRUST CORP
P.O. Box 225415 75265
214/698-6855
Mgr: Eugene E. Wieber, Pres&CEO
DallasRegMgr: James D. Kemp, ExecVP
FtWorthRegMgr: Robert S. Patterson, ExecVP
HoustonRegMgr: John T. Cooney, VChm
OpersMgr: Robert H. Cooley, ExecVP
CorpCoun: Edward J. Tognetti, 1stVP CorpSec

MTRUST DALLAS
P.O. Box 225415 75265
214/698-6950 Tr$1.8 Bil
TrHd: James D. Kemp, ExecVP
PensSvcs: George M. Draher, SrVP
EmplBen: Frank B. Dunlap, SrVP
DebtAdmin: Robert F. Zernak, SrVP
StockTrans: Lonnie G. Diggs, SrVP
TrOpers: Randal L. Ripple, SrVP

MERCHANTS STATE BANK
5217 Ross Ave
P.O. Box 64668 75206
214/821-9900 Tr$20 Mil
Hd: James P. Hebert, SrVP&TO
TrOpers: Linda North, AsstTO

NORTH DALLAS BANK & TRUST CO.
P.O. Box 30037 75230
214/387-1300 Tr$20 Mil
Hd,PersTr,TrInv,ComTr,Nb:
William E. Olsen, ExecVP&TrMgr
CorpTr,EmplBen: Ron Simmons, PersTrO
TrOpers: Ann Smith, TOpO

REPUBLICBANK DALLAS, REPUBLICBANK TRUST CO.
P.O. Box 241 75221
214/922-5833 Tr$7.4 Bil
Hd: R. S. White, Jr., Chm&SrTO
PersFin&Svcs: R. G. McKenzie, SrVP&TO
AssetMgt: H. Edward Anderson, SrVP&TO
EmplBen: Paul F. Brown, SrVP&TO
CorpTr: John L. Howard, SrVP&TO
CorpBusDev: David J. Pittman, SrVP&TO
TrOpers: Jay Moseman, VP&TO
PersBusDev: John J. Patterson, SrVP&TO

REPUBLICBANK TRUST COMPANY-GREENVILLE AVENUE-DALLAS
7515 Greenville Ave. 75231
214/369-8400 Tr$21 Mil
Hd: Catherine S. Blackwood, VP&TO

REPUBLICBANK OAK CLIFF
P.O. Box 4068 Station A 75208
214/948-2282 Tr$85 Mil
Hd: William G. Duff, SrVP&ExecTO
EmplBen: James Lively, TO
TrOpers: Carolyn Gauge, VP&TO

TEXAS AMERICAN BANK DALLAS
P.O. Box 35207 75235
214/353-8272 Tr$160 Mil
Hd: Robert W. Turner, SrVP&ExecTO
PersTr: David H. Bishop, II, VP&TO
EmplBen: Mary A. Scott, VP&TO
CorpTr: Sam A. Sellers, SrVP&TO

Dawson

FIRST BANK & TRUST COMPANY
P.O. Box 158 76639
817/578-1211
Hd: C. W. Newton, Jr., Pres&TO
Walker A. Lea, III, VP&AsstTO

Del Rio

DEL RIO NATIONAL BANK
P.O. Box 4120 78841
512/775-7541 Tr$1 Mil
Hd: James F. Fagan, SrVP&TO

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TEXAS (Cont'd)

Denison

INTERFIRST BANK DENISON N.A.
[illegible]

TEXAS AMERICAN BANK DENISON N.A.
[illegible]

Denton

FIRST STATE BANK OF DENTON
[illegible]

USBANK
[illegible]

Denver City

YOAKUM COUNTY STATE BANK
[illegible]

Dickinson

CITIZENS STATE BANK
[illegible]

El Campo

FIRST NATIONAL BANK
[illegible]

El Paso

AMERICAN BANK OF COMMERCE
[illegible]

FIRST CITY NATIONAL BANK OF EL PASO
[illegible]

MBANK EL PASO, N.A.
[illegible]

TEXAS COMMERCE BANK - EL PASO, N.A.
[illegible]

Eldorado

FIRST NATIONAL BANK
[illegible]

Electra

ELECTRA STATE BANK & TRUST CO.
[illegible]

Fort Stockton

FIRST NATIONAL BANK
[illegible]

PECOS COUNTY STATE BANK
[illegible]

Fort Worth

BANK OF COMMERCE
[illegible]

INTERFIRST BANK FORT WORTH, N.A.
[illegible]

MTRUST FORT WORTH
[illegible]

REPUBLICBANK RIDGLEA
[illegible]

TEXAS AMERICAN BANK/FORT WORTH
[illegible]

TEXAS COMMERCE BANK-FT. WORTH
[illegible]

Fredericksburg

TEXAS AMERICAN BANK/ FREDERICKSBURG, N.A.
[illegible]

Freeport

FIRST FREEPORT NATIONAL BANK
[illegible]

Friendswood

MAINLAND TRUST COMPANY, INC.
[illegible]

Gainesville

FIRST STATE BANK
[illegible]

GAINESVILLE NATIONAL BANK IN GAINESVILLE
[illegible]

Galveston

INTERFIRST BANK GALVESTON N.A.
[illegible]

MOODY NATIONAL BANK OF GALVESTON
[illegible]

UNITED STATES NATIONAL BANK
[illegible]

Garland

REPUBLICBANK GARLAND
[illegible]

Gonzales

GONZALES BANK
508 St. Louis St. 78629
512/672-7551
Leslie Ploeger, Jr., Pres

Graham

FIRST NATIONAL BANK
623 Elm St. 76046
817/549-2040 Tr/o$1 Mil
Hd: Donna Goray
TrOpers: Ida Kirby

GRAHAM NATIONAL BANK
P.O. Box 450 76046
817/549-3434 Tr$14.1 Mil
Hd: Ted Boedeker

Greenville

MBANK
P.O. Box 1238 75401
214/455-0990 Tr/u$1 Mil
Hd: Hellen Dunabin, VP
Charles Roberts, VP&TO

Gruver

GRUVER STATE BANK
Fourth & Main Sts. 79040
806/733-5061 Tr$1 Mil
Hd: Kenneth Irwin, Pres&TO

Harlingen

HARLINGEN NATIONAL BANK
P.O. Box 671 78550
512/423-6420 Tr$15 Mil
Hd: Peter H. Squire, VP&SrTO
TrOpers,TDP: Blanca Moody, TO

INTERFIRST BANK HARLINGEN, N.A.
P.O. Box 471 78551
512/423-4530 Tr$90 Mil
Hd: David G. Bucher, SrVP&SrTO
PersTr: Shelley Krummow, AsstVP&TO
CorpTr: Thelma Rusland, TO
TrOpers: Gracie Munoz, AsstTO

Henderson

CITIZENS NATIONAL BANK
P.O. Box 1009 75653
214/657-8521 Tr$60 Mil
Hd: Alfred Wylie, SrVP&TO

Hereford

FIRST NATIONAL BANK
P.O. Box 593 79045
806/364-2435
Hd: Jack Wilcox, VP&TO

Hondo

HONDO NATIONAL BANK
P.O. Box 340 78861
512/426-3355
Eddie R. Nixon, VP&TO

Houston

ALLIED BANK OF TEXAS
P.O. Box 4441 77210
713/224-6611 Tr$950 Mil
Hd: Michael C. Baker, ExecVP&ExecTO
PersTr: Don Debenport, VP&TO
CorpTr: Margaret Moore, VP&TO
TrInv: Bill Taylor, VP&SrTrInvO
EmplBen: Kenneth W. Ward, VP&TO
TrOpers: Will Terry, VP&TO
Nb: Harry Simms, SrVP&TO

BANK OF ALMEDA
P.O. Box 45569 77245
713/433-5623 Tr/u$1 Mil
Hd: Robert R. Bailey, SrVP&Csh

CULLEN CENTER BANK & TRUST
P.O. Box 1315 77251
713/652-7600 Tr$154 Mil
Hd,Nb: Michael L. Daugherty, ExecVP&ChmTrCom
PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, VP&TO
EmplBen: Steven G. Marget, VP&TO
TrInv: Robert B. McAshan, III, SrVP&SrTrInvO
TrOpers: Peggy Kutac, VP&TOpO
Mauri Norris, TOpO

EAGLE MANAGEMENT & TRUST CO.
2001 Kirby Dr., Ste. 1200 77019
713/526-8401 Tr$1 Bil
Hd,Nb: Homer L. Luther, Jr., Chm
PersTr,ComTrF: John S. Bace, SrVP
CorpTr: Monroe Luther, Pres
TrOpers: Gary Chumbley

FIRST CITY NATIONAL BANK
P.O. Box 809 77001
713/658-7127 Tr$1.9 Bil
Hd: George W. Grosz, ExecVP
PersTr: Tim Blair, SrVP&TO
CorpTr: Alex Baker, SrVP&TO
TrInv: Ted E. Davis, SrVP&TO
ComTrF: Vickie W. Fletchall, VP&TO
EmplBen: Robert Lehman, SrVP&TO
TrOpers: Robert Wells, SrVP&TO
Nb: Mike Dann, VP&TO

HERITAGE TRUST COMPANY
1100 One Allen Center 77002-4870
713/757-0842 Tr$150 Mil
Hd,Nb: Lucian L. Morrison, Jr., Pres
PersTr: Janet M. Hill, VP&TO
Est: Sue J. Prejean, VP&TO
TrOpers: Stephanie L. Crippen, VP&TO
TrInv: S. Jacquelyn Padfield, VP&TO

INTERFIRST BANK FANNIN
P.O. Box 20008 77025
713/790-1000 Tr$40 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,Nb: Pete Fisher, ExecVP
PersTr,EmplBen: Robert J. Biehl, VP

INTERFIRST BANK HOUSTON,N.A.
P.O. Box 2555 77252-2555
713/652-6515 Tr$548 Mil
Hd: Britt D. Davis, ExecVP&SrTO
PersTrGp: Mark B. Ferris, SrVP&TO
CorpSvcsGp,EmplBen: Karen J. Cole, SrVP&TO
Nb: H. Bradbury Foster, SrVP&TO
TrRE: Nolan E. Fry, Jr., VP&TO
CorpTr: George R. Hamilton, VP&TO
EmplBen: James E. Phelps, VP&TO
TrOpers: Richard J. Biros, VP&TO

KANALY TRUST CO.
4550 Post Oak Place 77027
713/626-9483 Tr$300 Mil
Hd: E. Deane Kanaly, ChmBd&CEO
Steven P. Kanaly, Pres
Jeffrey C. Kanaly, ExecVP&COO
PersTr: William D. Cunningham
EmplBen: Mary Grace Greenwood
Inv: J. David Edwards
ComTrF: Andrew D. Kanaly
TrOpers: John Gasson
Nb: S. Greg Davis
TDP: Mark G. Stiles

MTRUST HOUSTON
P.O. Box 3285 77253
713/654-8600 Tr$824 Mil
Hd: John T. Cooney, VChm
PersTr: R. Sells Neuhaus, SrVP&TO
CorpTr: J. Chris Matthews, 1stVP&TO
TrInv: Walton Walker, SrVP&TO
EmplBen: Lonnie Parr, SrVP&TO
TrOpers: Glen Pagel, 1stVP&TO
Nb: Terry Parsons, VP&TO
Est: David V. Boone, 1stVP&TO

The Directory of Trust Institutions is included in a T&E subscription!

PROVIDENCE TRUST COMPANY
1502 Augusta, Ste. 240 77057
713/266-2654 Tr/u$10 Mil
Hd: Robert M. Blaine, Jr., Pres

REPUBLICBANK HOUSTON
700 Louisiana St. 77002
713/247-6558 Tr$1.338 Bil
Hd: Richard S. White, Jr., ExecVP
PersTr: David C. Sharman, VP&TO
CorpTr: John L. Howard, SrVP&TO
TrInv: Asa L. Blankenship, SrVP&TO
EmplBen: Paul F. Brown, SrVP&TO
TrOpers: Thomas B. Hortenstine, AsstVP&TO
Nb: Walter R. Berger, VP&TO

REPUBLICBANK TRUST COMPANY SPRING BRANCH
8800 Katy Freeway 77024
713/827-3783 Tr/o$20 Mil
Hd: Walter R. Berger, VP&TO
Mrs. Jackie Ducote, AsstVP&TO
PersTr: Patrick Weaver, TO

RIVER OAKS TRUST CO.
2001 Kirby Drive 77019
713/526-2211 Tr$360 Mil
Hd: James F. Hurley, Pres
PersTr: Charles L. Ehrhardt, III, SrVP&TO
CorpTr,EmplBen: Ken G. Altvater, VP&TO
TrOpers: Thomas J. Radigan, Jr., SrVP&TO
Nb: Charles M. Pincumbe, VP&TO
TrInv: Eugene A. Schwinger
TrInv,ComTrF,EmplBen: Jerry D. Sides, VP&PtfolMgr

Texas Commerce Bank

TEXAS COMMERCE BANK, NatAssn
P.O. Box 2558 77252
713/236-4466 Tr$8.5 Bil
Hd: William H. Davis, ExecVP&ExecTO
PersTr: William A. Swank, ExecVP&TO
EmplBen: Don G. Robinson, SrVP&TO
CorpTr,TrOpers: Richard L. Melton, ExecVP&TO
TrInv,ComTrF: Geoffrey P. Raymond, ExecVP&CIO
PersTr,Nb: Roy L. Collins, III, VP&TO
EmplBen,Nb: Willard B. Wagner, III, VP&TO
CorpTr,Nb: Edward Mogee, SrVP&TO

Huntsville

FIRST NATIONAL BANK
1300 11th, P.O. Box 659 77340
409/295-5701 Tr$15 Mil
Hd: Shelly Mathis
TrInv: Dave Channell

HUNTSVILLE NATIONAL BANK
77340
409/295-3701 Tr$8 Mil
Hd: T. W. Keeland, ChmBd&CEO
TrOpers: Ginger Allen, TO

Kerrville

CHAS. SCHREINER BANK
P.O. Box 1030 78028
512/896-3111 Tr$60 Mil
Hd,TrInv,Nb: Jim W. Westbrook, SrVP&TO
PersTr,CorpTr,EmplBen: Randle R. Williams, VP&TO
TrOpers,ComTrF: Wes Dorman, VP&TO
TDP: Rachel Juarez

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy.
P.O. Box 1308 78028
512/896-2424 Tr$35 Mil
Hd: Kittredge Werlein, SrVP&TO
TrOpers: Sandy Bestwina, AsstTO

TEXAS (Cont'd)

La Grange

THE FIRST NATIONAL BANK
141 West Colorado St. 78945
409/968-3136 Tr/u$1 Mil
Hd: Virginia Schroeder, Pres

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$7.6 Mil
Hd: Dallas W. Woods, VP&TO
LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
Don J. Burda, VP&TO

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78042
512/722-7611 Tr$2 Mil
Hd: Arnoldo Cisneros, 1stVP&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb,TDP
Eliza V. Gonzalez, AsstCsh
LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$65 Mil
Hd: A. B. Barrera, SrVP&SrTO
Richard N. Hansen, SrVP
Joaquin Romero, Jr., 1stVP&TO
Fran L. Sherwood, AsstVP&TO
TrOpers: Norma Machado, AsstVP&TO
Laura Ramirez, AsstCsh
UNION NATIONAL BANK
P.O. Box 699 78040
512/724-8081 Tr$8.882 Mil
Hd: Ray Shaw, VP&TO

League City

LEAGUE CITY BANK & TRUST
303 E. Main St.
P.O. Box 759 77573
713/332-1541 Tr$20 Mil
Hd: Robert S. Lindgren, VP&SrTO
TrOpers: Patricia F. Stevenson, AsstTO
Admin: Dee W. Bornell, AsstTO

Levelland

FIRST NATIONAL BANK
P.O. Drawer F 79336
806/894-3101 Tr$11.5 Mil
Hd: Bob Veretto, ExecVP&TO
TEXAS AMERICAN BANK/LEVELLAND
P.O. Drawer L 79336
806/894-6111 Tr$8 Mil
Hd: Cindy Alexander, TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 752 77575
409/336-6471 Tr/u$5 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

LONGVIEW BANK & TRUST CO.
P.O. Box 3188 75606
214/753-7681 Tr$14.7 Mil
Hd: Dale Hamilton, SrVP&TO
EmplBen: Richard K. Howard, AsstVP&TO
MBANK LONGVIEW N.A.
P.O. Box 2432 75606
214/753-2622
Hd: Rex L. Boyland, ExecTO

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$52 Mil
Hd: E. H. Elliott, VP&TO
PersTr: John Cammack, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Wade Wilson, VP&TO
FIRST NATIONAL BANK
P.O. Box 1241 79408
806/765-8861 Tr$263.624
Hd: Joe Dale Bryan, SrVP&TO
Est&Tr: Steve Exter, VP&TO
Randy Suddereth, AsstTO
Paula Johnson, AsstVP&TO
TrInv: Amon Proctor, VP&TrInvO
EmplBen: Suzanne Meyer, VP&TO
Wanda Mainbourg, TO
ComTrF,TrOpers: Mary Davis, VP&TOpO
Nb: Bill Leavell, AsstVP&TrMktgO
REPUBLIC BANK LUBBOCK,N.A.
P.O. Box 1469 79408
806/762-8800 Tr$165 Mil
Hd,TrInv: Harry A. Knight, SrVP&TO
PersTr: James R. Garrison
Stephen Williamson
EmplBen,TrOpers: Carole Lyons
TEXAS COMMERCE BANK,NatAssn
P.O. Box 841 79408
806/763-3471 Tr$25 Mil
Hd: Jeanelle Ward, VP&TO
TrOpers: Sherry Burger, TOpO
Nb: J. Bruce Kennedy, TO

Lufkin

FIRST CITY NATIONAL BANK OF LUFKIN
P.O. Drawer 789 75901
409/632-4411 Tr$98 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Chuck Thompson, SrVP&TO
PersTr,TrOpers: Tommy Rainey, VP&TO
REPUBLICBANK LUFKIN
P.O. Box 410 75901
409/639-8328 Tr$72.5 Mil
Hd,PersTr: Karl E. Lemke, SrVP&TO
PersTr: Roland L. Gerth
EmplBen: Lindon L. Baker
TrOpers: Jackie Whitaker

Marshall

MBANK MARSHALL N.A.
101 E. Austin
P.O. Box 968 75670
214/938-7788 Tr$39 Mil
Hd: Rex L. Boyland, ExecTO
PersTr: T. R. Jackson, VP&SrTO
TrOpers: Ada Watson, AsstVP&TO

McAllen

McALLEN STATE BANK
P.O. Box 1300 78502
512/686-1733 Tr$175 Mil
Hd: John F. Tierney, SrVP
PersTr: Marijean Terry, AsstVP&TO
CorpTr: Carlos Garza, VP
TrInv: Richard Steed
EstAdm: Mary Lou Henry, AsstVP&TO
Gdnshp: H. Ray Lewis, AsstTO
EmplBen: Keith Kapmeyer, EBO
Elizabeth Guerra
TrOpers: Helen Fite, AdmO
Nb: Cheryl Riley, AdmO
TEXAS COMMERCE BANK-McALLEN,NatAssn
P.O. Box 1000 78502
512/682-2401 Tr$79 Mil
Hd: Stafford W. Burroughs, ExecVP&SrTO
PersTr,ComTrF,Nb: Nita Calvert, VP&TO
PersTr: Frank Glispin, AsstTO
TrOpers: Amy Nelson, TO
EmplBen: Kevin D. Hiles, TrEBRep

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr$2.7 Mil
Hd: William Zacharias, Chm&TO
Mike Beard, TO

McKinney

TEXAS AMERICAN NATIONAL BANK/ McKINNEY
P.O. Box 430 75069
214/542-1261 Tr$5 Mil
Hd,PersTr,TrInv,TrOpers,Nb: J. L. Bradshaw, ExecVP&TO
TrOpers: R. W. Winders, SrVP&TO

Midland

FIRST CITY NATIONAL BANK OF MIDLAND
P.O. Box 10966 79702
915/685-5300 Tr$351 Mil
Hd: Michael Talley, ExecVP&TO
PersTr: Mike Tandy, VP&TO
InstTr,TrOpers: Douglas Moore, VP&TO
TrInv: Hugh Bradberry, VP&TO
TrOil&Gas: Will Hall, SrVP
RE: Don Parks, VP&TO
REPUBLICBANK FIRST NATIONAL MIDLAND
P.O. Box 270 79702
915/685-2000 Tr$574 Mil
Hd: Bill J. Hill, ExecVP
Adm: David Lindemood, VP&AdmMgr
PersTr: Herb Cartwright, VP&PersTrMgr
CorpTr: Diane Newland, VP&EBMgr
TrInv: Bill Brown, VP&TrInvO
TrRE: Robert Boothe, VP&TrPropMgr
TrOpers: Paul Canis, VP&TOpMgr
TEXAS AMERICAN BANK/MIDLAND
P.O. Box 3118 79702
915/683-5281 Tr$30 Mil
Hd: Thomas M. Bruner, ExecVP&TO
EmplBen: Les Dean, AsstVP&TO
TrOpers: Richard E. Dunnan, AsstVP&TOpO

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75455
214/572-9881 Tr$4.7 Mil
Hd: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Janice Crane, ExecVP
EmplBen,TrOpers: Harry Sivess, VP&TO
INTERFIRST BANK MT. PLEASANT,N.A.
P.O. Box 71 75455
214/572-9811 Tr$3 Mil
Hd,PersTr,TrOpers,Nb: Margaret Spann, TO
TrInv,Nb: John G. Tolbert, ExecVP&TO

Muleshoe

MULESHOE STATE BANK
P.O. Drawer 1010 79347
806/272-4561 Tr$1.5 Mil
Hd: Bob Finney, Pres
PersTr: Elaine Burgess, AsstVP

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75963
409/569-8251 Tr$15 Mil
Hd: T. E. Choate, Pres&TO
Thos. W. Baker, Chm&SrTO
Jackie Prince, VP&TO
Patty Pierce, AsstTO
FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr$1 Mil
Hd: A. L. Mangham, Jr., ChmBd&CEO
Randy Price, Pres
Leon Dorsey, VP

STONE FORT NATIONAL BANK
P.O. Drawer 988 75963-0988
409/564-4624 Tr$3 Mil
Hd: Michael Mitchell, VChm
Fay George, AsstTO

Navasota

FIRST NATIONAL BANK
P.O. Drawer 551 77868
409/825-6401
Hd: Benton Dedmon

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS,N.A.
P.O. Box 251 78130
512/625-7541 Tr$33.2 Mil
Hd: R. Al Leach, SrVP&TO
EmplBen: Dennis Heitkamp, TO

Odessa

FIRST STATE BANK OF ODESSA, N.A.
1330 E. 8th
P.O. Box 634 79760
915/332-0141 Tr$24 Mil
Hd,PersTr,EmplBen,TrInv,Nb: Dan Mosley, SrVP&TO
PersTr: Kim Morris, TO
EmplBen: Susan Emmons, TO
TrOpers: Jan Weddel

INTERFIRST BANK ODESSA, N.A.
P.O. Box 4798 79760
915/335-7200 Tr$85.4 Mil
Hd: Kent Smith, SrVP&SrTO
PersTr: Carolyn Stockton, VP&TO
Ed Cole, TO
EmplBen: Joan Johnson, VP&TO
TrOpers: Linda Mitchell, AsstVP&TOpO

MBANK ODESSA
P.O. Box 2632 79760
915/368-8243 Tr$75 Mil
Hd: Toby G. Tripp, ExecVP&TO
HdTrDept: Larry Riley, VP&Mgr
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Sidney Armentrout, TOpO
EmplBen: Marci Whisenant, TO
Admin: Mary Jane Smith, AsstVP&TO

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$90 Mil
Hd: LaDoyce Lambert, ExecVP
PersTr: Bryan Haldeman, TO
EmplBen: Jean Dwyer, VP&TO
TrOpers: Helen Stubblefield, TO

Orange

MBANK ORANGE, N.A.
P.O. Box 1029 77630
409/883-9367 Tr/u$1 Mil
TrOpers: Mrs. Elrita Eikenhorst, Csh&TO

UNITEDBANK-ORANGE
P.O. Box 969 77630
409/886-7424 Tr$.932 Mil
Hd: S. O. Stoffer, VP&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$18 Mil
Hd: Gary J. Turner, SrVP&TO
PersTr: Glenda Easley
TrOpers: Anita King
Nb: Bob Harrell
TDP: Sandra Hart

ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$2 Mil
Hd: Mrs. Nevard Coleman, TO

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
Hd: Bruce E. Julian, SrVP&TO

Plainview

FIRST NATIONAL BANK
P.O. Box 580 79072
806/293-1311 Tr$10.7 Mil
Hd: Susan Hinton, TO
Mack Hunter, SrVP&TO
TrOpers: Lou Ann Hinn

FIRST NATIONAL BANK
P.O. Box 580 79072
806/293-5381 Tr$3 Mil
Hd: Larry McDonald

HALE COUNTY STATE BANK
P.O. Box 970 79072
806/293-3635 Tr$13.14 Mil
Hd: Leota Thornton, SrVP&TO

Port Arthur

ALLIED MERCHANTS BANK
P.O. Box 400 77641
409/985-8851 Tr$25 Mil
Hd: Richard S. Cardner, SrVP&SrTO
CorpTr: Mary Ann McCoy, AsstVP
PersTr: Nadine Kebodeaux, AsstVP
TrOpers: Linda Stevenson, AsstTO

MBANK PORT ARTHUR, N.A.
P.O. Box 100 77641-1000
409/727-0123 Tr$19 Mil
Hd,Nb: John Hilficker, SrVP&TO
PersTr,EmplBen,TrOpers: Merle Duplantis, TO

SABINE BANK
P.O. Box 3317 77643
409/982-5741, Ext. 273 Tr/u$1 Mil
Hd,Nb: Charles A. Thompson, SrVP&TO
TrInv: Charlotte Jones, AsstTO
TrOpers: Virginia Lalonde, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr/u$1 Mil
Hd: W. H. Bauer, Jr., Pres&TO
E. W. Wilson, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$5 Mil
Hd: James McSpadden, ExecVP&TO

Ralls

SECURITY STATE BANK & TRUST CO.
P.O. Drawer AA 79357
806/253-2511 Tr$5 Mil
Hd: Gene McLaughlin, Pres
TrOpers: Brenda Beshirs

Raytown

MAINLAND TRUST COMPANY, INC.
1308 W. Baker At Garton 77521
713/527-4425
(Branch of Houston)
Hd,EmplBen,CorpTr: Robert L. Coffey
PersTr,TrOpers: Robert V. McCreary
TrInv,ComTrF: Jack McBride
Nb: Richard Copley

Richardson

FIRST CITY BANK OF RICHARDSON
P.O. Box 308 75080
214/231-7171 Tr$16 Mil
Hd: Donna Norton, SrVP
EB&TrOpers: Carole Lynch, TO

Richmond

REPUBLICBANK RICHMOND
P.O. Box 579 77469
713/342-3736
Hd: Patrick T. Shelbourne, Pres
A. E. Myers, SrTO
E. W. (Blair) Myska, TO

Rockwall

FIRST STATE BANK
P.O. Box 98 75087
214/722-5353 Tr/u$1 Mil
Hd: Johnnie W. Ray
EmplBen: David L. Cook

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76901
915/655-0561 Tr/o$173 Mil
Hd: Don Parker, ExecVP-Fin
PersTr: William F. Collins, VP&SrTO
Bettye Morrow, VP&TO
Lynn Jonas, AsstTO
Doughty McDonald, AsstTO
EmplBen: Rhea Cooke, VP&TO
TrOpers: Marcia Johnson, TO
Nb: Pierce Hoggett, VP&TO

FIRST CITY NATIONAL BANK
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Evelyn R. Richardson, TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$100 Mil
Hd: Spencer Kissell, SrVP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin,EmplBen: David Saultz, AsstVP&TO
William Richie, Jr., TO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$8.3 Mil
Hd: Don Felty, TO

San Antonio

FIRST CITY BANK-CENTRAL PARK
P.O. Box 32367 78284
512/341-4641 Tr$34 Mil
Hd: Raymond R. Fletcher, SrVP,Adm&ExecTO
PersTr: Kris Walsh, AsstTO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4363 Tr$1.026 Bil
Hd: Richard Kardys, SrVP&ExecTO
PersTr: David Finger, SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
EmplBen: Michael A. Noble, SrVP
TrOpers: Karen Smith, SrVP
Nb: Andy Behrends, VP
Tax: C. LaMar Gemberling, VP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6115 Tr$100 Mil
Hd,TrInv: John M. Heard, SrVP
PersTr: Roy P. Huff, TO
CorpTr,TrOpers,TDP: Janet Matejek, AsstTO
ComTrF: Denise M. Brown, InvAsst
EmplBen: Lin Rostrom, TO

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TEXAS (Cont'd)

San Antonio (Cont'd)

INTERFIRST BANK SAN ANTONIO,N.A.
P.O. Box 1120 78294
512/230-8034 Tr$32 Mil
Hd: H. Earl Rettig, ExecVP&SrTO
TrAdm: Patricia M. O'Neil, SrVP&SrTO
TrInv: Dale W. Bollert, VP
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TrOpers: Edna T. Jewell, AsstTO
TDP: Shelia Hughes

Christiansburg

CENTRAL FIDELITY BANK, CHRISTIANSBURG
P.O. Box 119 24073
703/382-2975 Tr$10.2 Mil
Mrs. Juanita Ellett, AsstTO

Clifton Forge

FIRST NATIONAL BANK
P.O. Box 633 24422
703/862-4251 Tr$1 Mil
Hd: B. H. Durvin, VP&TO
TrOpers: Barbara G. Keller, AsstVP&TO

MOUNTAIN NATIONAL BANK
P.O. Box 620 24422
703/862-4264 Tr$2 Mil
Hd: James C. Drewry, SrVP,Csh&TO
Mary C. Paxton, TO

Covington

FIRST VIRGINIA BANK-HIGHLANDS
P.O. Box 671 24426
703/962-6131 Tr$2 Mil
Hd: William Sanders, TO

Culpeper

SECOND NATIONAL BANK
P.O. Box 71 22701
703/825-4800 Tr$15 Mil
Hd: W. Douglas Kyle, Jr., SrVP&TO
J. Barry Kite, TO

Damascus

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 368 24236
703/475-3112 Tr/u$1 Mil
(Branches in Abingdon & Meadowview)
Hd: Clyde T. Combs, Pres

Danville

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 191 24543
804/792-5111 Tr$43 Mil
Hd: E. Budge Kent, Jr., SrVP&TO
ComTrF: John B. Hall, Jr., TO
Linda D. Rhue, AsstTO

BANK OF VIRGINIA TRUST COMPANY
530 Main St., P.O. Box 1478 24541
804/792-1211
(Branch of Richmond)
Hd: Henry Bennett, Jr., SrTO

FIRST STATE BANK
P.O. Box 640 24543
804/793-4611 Tr/u$1 Mil
Hd: L. Wilson York, Pres
Larry S. Patterson, AsstCsh

SOVRAN BANK, N.A.
341 Main St.
P.O. Box 401 24541
804/792-7111
(Branch of Richmond; Western Reg. Tr. Dept. Main Office: Roanoke)
Hd: Michael Boswell, AsstVP

Falls Church

FIRST VIRGINIA BANK
Trust Dept.
6400 Arlington Blvd. 22046
703/241-4611
(Branches in Fredericksburg, Harrisonburg, Bridgewater & Manassas)
Hd: A. Paul Lanzillotta, ExecVP-TrSvcs
PersTr: Charles J. Connor, Jr., VP&TO
TrInv,ComTrF: Mary E. Irvin, VP
EmplBen: Linda P. Golden, VP
TrOpers: Patricia A. Dalton, AsstVP
Nb: Bruce E. Tria, VP
EstAdmin: Logan B. Sturgeon, VP&TO

Farmville

FIRST VIRGINIA BANK SOUTHSIDE
P.O. Box 467 23901
804/392-3126 Tr$12 Mil
Hd: John M. Lee, SrVP&TO
PersTr: W. G. Whitter, AsstTO
TrOpers: Thelma D. Llewellyn

Fredericksburg

FIRST VIRGINIA BANK
1001 Princess Anne St. 22401
703/373-3112
(Branch of Falls Church)
Lawrence J. Gorman, VP&TO
A. Thomas Embrey, III, AsstTO

Front Royal

FARMERS & MERCHANTS NATIONAL BANK
102 E. Main St. 22630
703/635-3134
(Branch of Winchester)
T. Livingston Rodgers, VP

Grundy

DOMINION BANK
P.O. Box 709 24614
703/935-8151 Tr$1 Mil
Hd: Agnes Mullins, TO

Hampton

OLD POINT NATIONAL BANK OF PHOEBUS
P.O. Box 3392 23663
804/722-7451 Tr$78 Mil
Hd: W. Rodney Rosser, SrVP&TO
Robert F. Shuford, Pres&TO
PersTr: Jacqueline B. Stearn, TO
TrOpers: C. Kay Haraway, AdmAsst
Robert R. Tripp, VP&IO

Harrisonburg

DOMINION TRUST COMPANY
Dominion Center 22801
703/434-1331
(Branch of Roanoke)
Donald R. Myers, VP&RegMgr

FIRST AMERICAN BANK OF VIRGINIA
75 North Mason 22801
703/433-2741
(Branch of McLean)
Charles Ruscher, TO

MASSANUTTEN BANK AND TRUST, N.A.
U.S. Route 33 East
703/434-6761 Tr$1 Mil
Hd: T. Livingston Rodgers, VP

Harrisonburg/Bridgewater

FIRST VIRGINIA BANK
111 North Main St. 22812-0085
703/828-2571
(Branch of Falls Church)
Hd: Heather D. Myers, VP&TO

Kilmarnock

BANK OF LANCASTER
P.O. Box 1899 22482
Tr$20 Mil
Hd: Clarence W. Alston, SrVP&TO
TrInv: John H. Garrett, Jr., VP&TO

CHESAPEAKE NATIONAL BANK
P.O. Box 1419 22482
804/435-1181 Tr$26 Mil
Hd: Thomas A. Gosse, Pres
PersTr: Thomas B. Denegre, Jr., SrVP&TO
H. Murrell McLeod, VP&TO
TrOpers: Peggy E. Lawson, AsstTO

Leesburg

FIRST AMERICAN BANK OF VIRGINIA
13 North King Street 22075
703/777-2700
(Branch of McLean)
L. Monroe Hollandsworth, VP

Lexington

FIRST AMERICAN BANK OF VA
P.O. Box 919 24450
703/463-3171 Tr$1 Mil
Hd: John A. Mapp, ChmBd,Pres&TO

Lynchburg

CENTRAL FIDELITY BANK
P.O. Box 700 24505
804/847-9420 Tr$225 Mil
Hd: William H. Russell, III, SrVP&TO
PersTr: Eugene J. Rumney, VP&TO
CorpTr,EmplBen: William R. Saville, VP&TO
ComTrF,TrOpers: Faye M. Hesson, TO
Tx: Pattie J. Payne
Nb: Thomas D. Gerhardt, VP&TO

SOVRAN BANK, N.A.
801 Main St.
P.O. Box 600 24505
804/846-2701
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Roanoke)
RegHd: Donald M. Logan, 1stVP
Nb: Robert H. MacCallum, AsstVP

UNITED VIRGINIA BANK/LYNCHBURG
P.O. Box 678 24505
804/847-2200 Tr$3.9 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP&TO
TrInv: Janice S. Augustine, IO
EmplBen: Louis C. Dillon, VP
CorpTr,InstitSvcs: E. William Wohlford, SrVP
Nb: Richard A. Harris, Jr., AsstVP&TO

Manassas

FIRST VIRGINIA BANK
7900 Sudley Rd. 22110
703/241-4611
(Branch of Falls Church)
Hd: Bruce E. Tria, VP-TrSvcs

Marion

THE BANK OF MARION
P.O. Box 1067 24354
703/783-3116
Hd: Harold L. Blevins, Jr., Csh&TO

Marshall

MARSHALL NATIONAL BANK & TRUST COMPANY
22115
703/364-1555 Tr$52 Mil
Hd: George N. Slater, SrVP&TO
TrOpers: Janie Harlow, AsstTO

Martinsville

PIEDMONT TRUST BANK
P.O. Box 4751 24115
703/632-2971 Tr$340 Mil
Hd: Thomas W. Turner, SrVPTr
PersTr: Douglas T. Ramsey, SrTO
H. B. Meador, Jr., TO
TrOpers: Robert H. Dunn, Jr., VP&TO
TrInv: David F. Currier, TrInvO
Robert Mitchell, TrInvO
EmplBen: Hayden Kirby-Smith, TO
Nb: Ann S. Haley, TO
L&EstAdmin: Susan F. Stone, TO
Taxes&Opers: Nena M. Lovell, TO

UNITED VIRGINIA BANK/MARTINSVILLE
P.O. Box 4911 24112
703/632-6361 Tr$3.9 Bil
Hd: John F. Richards, SrVP&TO
PersTrAdm: Paul J. Turner, VP&TO
TrInv: J. Scott Morrell, IO
EmplBen: Louis C. Dillon, VP

McLean

BANK OF VIRGINIA TRUST COMPANY
1710 Goodridge Dr. 22102
703/750-7411
(Branch of Richmond)
Hd: Thomas Harrison, VP

FIRST AMERICAN BANK OF VIRGINIA
1970 Chain Bridge Road 22102
703/821-7566 Tr$600 Mil
(Branches in Alexandria, Arlington, Harrisonburg, Leesburg, Newport News, Norfolk & Winchester)
Hd: James R. Ayers, III
TrInv: Vicki M. Gustine, VP
EmplBen: Priscilla R. Stanley, VP
TrOpers: Patricia D. Bragg, VP

Meadowview

FIRST VIRGINIA BANK-DAMASCUS
P.O Box 69 24361
703/944-3129
(Branch of Damascus)
Hd: Clyde T. Combs, TO

Newport News

FIRST AMERICAN BANK OF VIRGINIA
2901 Huntington Ave. 23607
(Branch of McLean)
Audrey C. Tyree, VP
Diane M. Yawn, VP

SOVRAN BANK, N.A.
2600 Washington Ave. 23607
804/247-2701
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
Hd: Carl F. Burgdorf, II, VP
Nb: Nancy Shiffler, TO

UNITED VIRGINIA BANK/NEWPORT NEWS
2501 Washington Ave. 23607
804/247-4308 Tr$3.9 Bil
(Branch of Richmond)
Hd: Richard B. Conger, SrVP&TO
PersTr,Nb: David N. Bowman, AsstVP
TrInv: Charles Syer, AsstVP
EmplBen: Hubert E. Swecker, VP
CorpTr,InstitSvcs: E. William Wohlford, SrVP

Norfolk

BANK OF VIRGINIA TRUST COMPANY
500 Plume St. 23510
804/446-4259
(Branch of Richmond)
Hd: William Petroff, VP

CENTRAL FIDELITY BANK
P.O. Box 12602 23502
804/466-2765 Tr$33 Mil
Hd: Diane W. McKinnon
PersTr: Betty Rough, TO
Shelley Binder, TrAdm
Nb: Bob Dorman, TO

DOMINION TRUST COMPANY
200 Monticello Ave. 23501
804/628-0492
(Branch of Roanoke)
Bradley L. Elkins, VP&RegMgr

FIRST AMERICAN BANK OF VIRGINIA
One Bank Street 23510
804/858-5205
(Branch of McLean)
R. H. Marriott, III, VP

FIRST VIRGINIA BANK OF TIDEWATER
P.O. Box 3097 23514
804/628-6625 Tr$42 Mil
TrAdm,PersTr: Ann Stewart Penney, TO
TrOpers: Mrs. Vee Glenn
Nb: James L. West, CLU, TO
James Gentry, TO

SOVRAN BANK, N.A.
One Commercial Pl. 23510
804/441-4000
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
RegHd: Griffin B. Deal, SrVP
Nb: Charles A. Weaver, SrVP

UNITED VIRGINIA BANK/NORFOLK
P.O. Box 3127 23514
804/858-3366 Tr$3.9 Bil
(Branch of Richmond)
Hd: Richard B. Conger, SrVP&TO
PersTr: Edith G. Grandy, VP&TO
TrInv: Charles Syer, AsstVP
EmplBen: Hubert E. Swecker, VP
CorpTr,InstitSvcs: E. William Wohlford, SrVP
Nb: Susan D. Hopta, TO
Andrew M. McCrone, VP

Petersburg

SOVRAN BANK, N.A.
150 N. Sycamore St. 23803
804/733-6410
(Branch of Richmond; Central Reg. Tr. Dept., Main Office: Richmond)
Hd: P. E. Gallaher, 1stVP

Portsmouth

COMMERCE BANK
1 High St. 23707
804/398-8009
(Branch of Virginia Beach)
David E. Bergren, III, SrVP

COMMUNITY TRUST BANK
P.O. Box 8 23705
804/393-3404 Tr$12 Mil
Hd,EmplBen: Sandra R. Stewart
PersTr: Virginia S. Roberts
TrInv: Richard R. Early

Radford

UNITED VIRGINIA BANK/RADFORD
1100 Norwood St. 24141
703/639-1625 Tr$3.9 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP&TO
PersTrAdm: Perry G. Gorham, SrVP&TO
EmplBen: Louis C. Dillon, VP
Nb: Phillip H. Dingus, AsstVP

★ Richmond

BANK OF VIRGINIA TRUST COMPANY
P.O. Box 26311 23260
804/771-7150 Tr$900 Mil
(Branches in Danville, McLean, Norfolk & Roanoke)
Hd: John T. McGrann, Pres
PersTr: Melvin E. Roach, SrVP
CorpTr: Betty L. Speegle, CTO
TrInv: W. Guy Williams, Jr., SrVP
EmplBen: Samuel R. Brent, VP
TrOpers: Evans A. Mezger, VP
Nb: Frank N. Pipino, VP

CENTRAL FIDELITY BANK
P.O. Box 27602 23261
804/782-4264 Tr$325 Mil
Hd: James W. Koeniger, CEO
PersTr: Robert C. Rogers, VP
CorpTr: J. S. Craig, AsstVP
TrInv: L. D. King, SrVP
ComTrF: Judy James, TO
EmplBen: Richard H. Pittman, VP
TrOpers: James L. Wheeler, VP
Nb: Robert C. Rogers, VP

CONSOLIDATED BANK & TRUST CO.
P.O. Box 10046 23240
804/771-5200 Tr/u$1 Mil
Hd: V. W. Henley, ChmBd
PersTr,CorpTr: Sandra G. Williams, AsstTO

DOMINION TRUST COMPANY
901 E. Cary St. 23261
804/788-9609
(Branch of Roanoke)
Tyler R. Harris, VP&RegMgr

FIRST VIRGINIA BANK-COLONIAL
700 E. Main St. 23219
804/649-9261
Hd: John D. Dutton, Jr., VP&TO

JEFFERSON NATIONAL BANK
(Formerly Southern Bank)
P.O. Box 12312 23241
804/782-6000 Tr$400 Mil
(Branch in Winchester)
Hd: Rieman McNamara, Jr., ExecVP
PersTr: H. Warner Marshall, VP&TO
TrInv: John F. Newsom, III, VP&TrInvO
TrOpers: Margaret K. Williams, AsstVP
Nb: George C. Cherry, TO
Est: Wayne Oplinger, VP&TO
Tx: Carol Griffin, TO

SOVRAN BANK, N.A.
P.O. Box 26903 24273
804/788-2671 Tr$3.15 Bil
(Regional Trust Offices: Arlington, Charlottesville, Danville, Lynchburg, Newport News, Norfolk, Petersburg, Roanoke, Staunton & Virginia Beach)
RegHd: Roger Pond, SrVP
Nb: David E. Buffington, 1stVP
GENERAL TRUST DIVISION
Hd: Hugh K. Leary, CEO
PersTr: J. W. Jenkins, PersTrExecO
InstTr: Bower R. Patrick, III, InstTrExecO
CorpTr: J. Lee Judy, SrVP
EmplBen: Robert F. Howard, SrVP
InstFds: David L. Thompson, 1stVP
TrBusDev: David F. Toth, VP
TrInv: Robert V. Callahan, SrVP
TrOpers: Ronald L. Blevins, SrVP
CENTRAL REGIONAL TRUST DIVISION
RegHd: Roger A. Pond, SrVP
Nb: David E. Buffington, 1stVP

UNITED VIRGINIA BANK
919 E. Main St.
P.O. Box 26665 23261
804/782-5204 Tr$3.9 Bil
(Branches in Lynchburg, Martinsville, Newport News, Norfolk, Radford, Roanoke, Staunton & Washington, DC)
Hd,TrGp: William J. Lewis, ExecVP
PersTr: Malcolm A. Buckey, Jr., SrVP&Mgr
TrMktg: Debra J. Angstadt, TO
CapitalRegMgr,PersTr,Nb: Henry W. Brockenbrough, SrVP&TO
GreaterWashRegMgr: Leonard W. Lilley, SrVP&TO
EasternRegMgr: Richard B. Conger, SrVP&TO
WesternRegMgr: John F. Richards, SrVP&TO
TrOpers,CorpTr,InstitSvcs: E. William Wohlford, SrVP
TrInv: Erwin H. Will, Jr., Pres-Capitoline
T. A. Thomas, VP
EmplBen: Henry T. Tucker, Jr., SrVP
EmplBen,Nb: Lucy B. Lewis, EBS&AsstVP
FinPlng: Robert D. Brown, VP
Special Assets/RE: Louis C. Einwick, SrVP
PersTrSlsMgr: James G. Miller, VP&TO
Tx&FinPlng: John M. Mears, VP&TO

Roanoke

BANK OF VIRGINIA TRUST COMPANY
First & Church Sts. 24011
703/344-8861
(Branch of Richmond)
Hd: J. Pegram Johnson, III

COLONIAL AMERICAN NATIONAL BANK
P.O. Box 13888 24038
703/982-3200 Tr$117 Mil
Hd: Colin C. Murchison, SrVP&SrTO
PersTr,EmplBen,Tax: Harry L. Shinn, Jr., VP&TO
Nb: K. Nicholas Kinney, VP&TO
TrInv,ComTrF: Philip G. Willcox, Jr., VP&TO
TrOpers,CorpTr: Robert C. Saunders, VP&TO

DOMINION TRUST COMPANY
(Statewide Trust Affiliate of Dominion Bankshares Corporation)
213 S. Jefferson St. 24011
703/563-7566 Tr/o$800 Mil
(Offices in Bassett, Harrisonburg, Norfolk, Richmond, Vienna & Winchester)
Officers:
William R. Davis, Pres
Fred W. Shields, SrVP-CorpSvcs
Jewell H. Thompson, SrVP-PersTr
Peter F. Dawyot, SrVP-AssetMgmtDiv
David M. Farnum, VP-RegAdmin
Regional Administration:
Bassett: W. W. "Mike" Bloxom, VP/RegMgr
Harrisonburg: Donald R. Myers, VP/RegMgr
Norfolk: Bradley L. Elkins, VP/RegMgr
Richmond: Tyler R. Harris, VP/RegMgr
Vienna: Robert G. Haug, VP/RegMgr
Winchester: Robert L. Hersey, VP/RegMgr
EmplBen: Stephen A. Slovensky, VP/Mgr
TrOpers: John E. Grace, VP/Mgr
Nb: Peter D. Hartman, E/Mgr
David A. Camper, W/Reg

SOVRAN BANK, N.A.
P.O. Box 14111 24022
703/344-6641
(Branch of Richmond; Western Reg. Tr. Dept., Main Office: Roanoke)
Hd: Robert L. Bradshaw, Jr., SrVP

UNITED VIRGINIA BANK/ROANOKE
P.O. Box 2867 24011
703/958-5200 Tr$3.9 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP&TO
PersTr,Admin: Perry G. Gorham, SrVP&TO
CorpTr,InstitSvcs: E. William Wohlford, SrVP
EmplBen: Louis C. Dillon, VP
Nb: H. Phillip Dingus, AsstVP

Salem

FIRST VIRGINIA BANK ROANOKE-WEST
P.O. Drawer 7585 24153
703/561-8781 Tr$30 Mil
Hd: Kevin J. McMahon, VP&TO

South Hill

FIRST VIRGINIA BANK-SOUTH HILL
111 East Danville St. 23970
804/447-7141 Tr/u$1 Mil
Hd: James H. Wells

Staunton

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 1309 24401
703/885-1232 Tr$42.137 Mil
(Branch in Waynesboro)
Hd: Thomas A. Davis, SrTO
PersTr: Ruth C. Beam, AsstTO
Robert K. Burdette, TO
EmplBen: Robert S. Link, Jr., PenTO

SOVRAN BANK, N.A.
29 North Central Ave. 24401
703/855-8871
(Branch of Richmond; Skyline Reg. Tr. Dept., Main Office: Charlottesville)
Hd: Garland R. Steger, Jr., 1stVP

UNITED VIRGINIA BANK/STAUNTON
2-14 W. Beverly St., P.O. Box 1269 24401
703/885-1555 Tr$3.9 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP&TO
PersTrAdm: Joseph B. Baugher, Jr., VP&TO
CorpTr,InstitSvcs: E. William Wohlford, SrVP
EmplBen: Louis C. Dillion, VP
Nb: Lawrence W. Hope, AsstVP

Strasburg

THE FIRST NATIONAL BANK
P.O. Box 349 22657
703/465-9121
Hd,TrOpers: Douglas Spengler, VP&TO
PersTr,EmplBen: Mildred Ridings, AsstVP&AsstTO

Tazewell

BANK OF TAZEWELL COUNTY
P.O. Box 687 24651
703/988-5566 Tr$7 Mil
Hd: Ripley F. Williams, TO
Anna Cornwell

TAZEWELL NATIONAL BANK
P.O. Box 909 24651
703/988-7511 Tr$14 Mil
Hd: Edmund Garland, SrVP&TO

Urbanna

FIRST VIRGINIA BANK-MIDDLE PENINSULA
P.O. Box 219 23175
804/758-2375 Tr$2.018 Mil
Hd: Gari B. Sullivan, Pres,CEO&TO
Jessie M. Debusk, VP&AsstTO

Vienna

DOMINION TRUST COMPANY
Tysons Corner, 8150 Leesburg Pike 22180
703/442-3629
Robert G. Haug, VP&RegMgr

VIRGINIA (Cont'd)

Virginia Beach

COMMERCE BANK
3450 Pacific Ave. 23451
804/456-1066 Tr$12 Mil
(Branch in Portsmouth)
Hd: David E. Bergren, SrVP/Tr
TrOpers: Kate Robinson, TO

SOVRAN BANK, N.A.
One Columbus Loop 23462
804/441-4000
(Branch of Richmond; Eastern Reg. Tr. Dept., Main Office: Norfolk)
Hd: Bill H. McKinnon, 1stVP
Nb: Thomas Cook, TO

Warrenton

THE FAUQUIER NATIONAL BANK
P.O. Box 561 22186
703/347-2700 Ext. 224 Tr$21 Mil
Hd,PersTr,TrInv,ComTrF,EmplBen,Nb: Ronald L. Pearson, VP&TO
TrOpers: Barbara C. Cooke, TOpMgr

THE PEOPLES NATIONAL BANK OF WARRENTON
P.O. Box 93 22186
703/347-1711 Tr$24.5 Mil
Hd: Thomas H. Kirk, TO
Karen A. Rutherford, AsstTO

Waynesboro

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 596 22980
(Branch of Staunton)
Thomas A. Davis, SrTO

West Point

CITIZENS & FARMERS BANK
P.O. Box 391 23181
804/843-2360 Tr/u$1 Mil
Hd: W. T. Robinson, Pres

Winchester

DOMINION TRUST COMPANY
186 North Loudoun St. 22601
703/667-6100
(Branch of Roanoke)
Robert L. Hersey, VP&RegMgr

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 2800 22601
703/665-4204 Tr$60 Mil
Hd,CorpTr,TrInv: Charles Greeb, Jr., SrVP-Tr
PersTr: Marjorie H. Copenhaver, VP
CorpTr: Doris A. Cooley, TO
ComTrF,EmplBen,TrOpers: Antonette R. Hottel, TO
Nb: T. Livingston Rodgers, VP

FIRST AMERICAN BANK OF VIRGINIA
201 North Loudoun 22601
703/667-2000
(Branch of McLean)
Donald R. Grubbs, SrVP

JEFFERSON NATIONAL BANK
P.O. Box 2440 22601
703/662-3426
(Branch of Richmond)
Lee Earnhardt, VP&RegTO

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Bellevue

RAINIER NATIONAL BANK
Capital Mgmt. Center
411 108th Ave., N.E., Ste. 1600
P.O. Box 40329 98004
206/621-4455
(Branch of Seattle)
Patricia Hailin, AsstVP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 907 98009
206/583-7591
(Branch of Seattle)
Hd: Terry Agnew, VP&Mgr

Bellingham

BELLINGHAM NATIONAL BANK
P.O. Box 1918 98227
206/676-6368 Tr$34.6 Mil
Hd,TrInv,EmplBen: Laurie A. Lloyd, VP&Mgr
PersTr,CorpTr: Allen Leaf, TO
TrOpers: Kim Gaussoin, TOpSpec

HORIZON MUTUAL SAVINGS BANK
P.O. Box 580 98227
206/733-3050
(Branches in Blaine, Ferndale, Lynden & Mt. Vernon)
Hd,CorpTr,TrInv,Nb: Harold B. Vaughn, Mgr,VP&SrTO
PersTr,EmplBen: Laura L. Nulle, TrAdm
TrOpers,TDP: Jeanne McHenry

SEATTLE-FIRST NATIONAL BANK
P.O. Box 2729 98225
206/676-2400
(Branch of Seattle)
Hd: James E. Weber, VP&Mgr

Blaine

HORIZON MUTUAL SAVINGS BANK
400 H Street 98230
206/332-8333
(Branch of Bellingham)
Peggy Leonis, Mgr

Centralia

SECURITY STATE BANK
P.O. Box 1050 98531
206/736-0763 Tr$15 Mil
Hd: James G. Leverett, VP&TO

Everett

RAINIER NATIONAL BANK
Capital Mgmt. Center
P.O. Box 1188 98206
206/259-0011 Ext. 290
Hd: Terry M. Teglia, VP&Mgr
Adm: Brenda Baltrusch, CMO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1108 98206
206/259-7644
(Branch of Seattle)
Hd: Jack Wilson, VP&Mgr

Ferndale

HORIZON MUTUAL SAVINGS BANK
Main & Third Sts. 98248
206/384-1400
Bob Baisden, Mgr

Lynden

HORIZON MUTUAL SAVINGS BANK
300 Grover 98264
206/354-5678
(Branch of Bellingham)
Jeffrey H. Jansen, Mgr

Mt. Vernon

HORIZON MUTUAL SAVINGS BANK
1503 Riverside Drive 98273
206/424-7022
Dennis E. Boe, Mgr

★ Olympia

PUGET SOUND NATIONAL BANK
105 E. 8th St. & Capital Way 98507
206/753-8500
(Branch of Tacoma)
Ralph D. Macy, AsstVP,TO&Mgr

RAINIER NATIONAL BANK
Capital Mgmt. Center
P.O. Box 288 98501
206/753-9833
Hd: Thomas J. Peterson, VP&Mgr
Adm: Karen Clark

SEATTLE-FIRST NATIONAL BANK
P.O. Box 328 98507
206/753-8629
(Branch of Seattle)
Hd: James E. Roberts, VP&Mgr

Richland

SEATTLE-FIRST NATIONAL BANK
P.O. Box 280 99352
509/546-2577
(Branch of Seattle)
Hd: James A. Piche, VP&Mgr

Seattle

THE BANK OF CALIFORNIA,NatAssn
910 Fourth Ave. 98104
206/587-3691 Tr$577 Mil
(Branch of San Francisco)
Hd: R. G. Alberts, VP&SrTO
PersTr: F. N. Anderson, VP&TO
TrInv: E. M. Bivins, VP&IO
EmplBen: Michael G. Vranizan, VP&TO
TrOpers: Herbert W. Miller, Jr., VP&TREO

FIRST INTERSTATE BANK OF WASHINGTON,N.A.
Trust Division
P.O. Box 21927 98111
206/292-3522 Tr$2.5 Bil
(Branches in Bellevue, Chehalis, Everett, Spokane, Tacoma & Yakima)
Hd: George C. Briggs, ExecVP&SrTO
PersTr,Prob,Tax: John Petrisor, VP&TO
TrOpers,ComTrF: James McGovern, VP&TO
CorpTr,EmplBen: Michael Sander, VP&TO
BrAdm,Mktg: Donald E. Collins, VP&TO
TrInv: Clark Reardon, SrVP&TO

LAIRD, NORTON TRUST COMPANY
Norton Bldg., 13th Fl. 98104
206/464-5234
Hd: David E. Ellison, Pres
PersTr: Daniel W. Jaech
ComTrF,TrInv: John E. B. Holmstrom
TrOpers: Marj Monsen
Nb: Paul Bishop

OLD NATIONAL BANK OF WASHINGTON
(Financial Services Group)
1111 Third Ave. Bldg., Ste. 800 98101
206/447-2600
(Branch of Spokane)
CapitalMgmt: R. R. Dunn, VP&Mgr
PersTr: B. A. Potter, AsstVP
EmplBen: M. J. McColly, AsstVP
Sls: M. R. Whelan, AsstVP

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Your Logo
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WASHINGTON (Cont'd)

Seattle (Cont'd)

PEOPLES NATIONAL BANK OF WASHINGTON
P.O. Box 720 98111
206/344-4517 Tr$700 Mil
(Branch in Yakima)
Hd: Walter T. Bagnall, SrVP&MgrTrDiv
ConsumerTrSvcs: Richard J. Conrad, VP&GpMgr
CorpTr: Ellen E. Mittet, Mgr&SrTO
TrInv: William B. Culverwell, SrTO
RE: Harry Rubin, SrTO&Mgr
Tax: Maralyn Johnston, Mgr&SrTO
CorpTrSvcs: Stephen M. Davis, VP&GpMgr
SptSvcs: Edward T. Hughes, VP&GpMgr
TrOpers: Bernard Semmel, VP&Mgr
TrMktg: Stephen M. Davis

RAINIER NATIONAL BANK
Capital Management Division
P.O. Box 3966 98124
206/621-4424 Tr$1.7 Bil
(Capital Management Centers in Bellevue, Everett, Olympia, Seattle, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: William L. Schaumberg, ExecVP&Mgr
CorpTr: Jack P. Van Leuven, VP&Mgr
InvSvcs: James Darcey, VP&Mgr
InstFinSvcs: Barton D. Graham, VP&Mgr
Opers: Patricia Skeel, VP
OpersSupSvcs: John K. Selle, VP
Mktg/BusDevDept: Ben Fletcher, VP
PersFinSvcs: Steve Ferguson, VP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 3586 98124
206/442-3103 Tr$2.5 Bil
(Branches in Bellevue, Bellingham, Everett, Olympia, Richland, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: Richard Fulp, SrVP&Mgr
PvtBnkg: Bill Lauman, SrVP&Mgr
Hd,PersTr: Jim Gilchrist, VP&Mgr
TrInv: John Privat, VP&Mgr
CorpTr: Timothy Whitty, VP&Mgr
EmplBen: Steve Dent, VP&Mgr
TrOpers: Wanda Hanson, VP&Mgr
PersTr,Nb: Doug O'Connor, VP
EmplBen,Nb: Deane Nelson, VP
CorpTr,Nb: Dave Pringle, AsstVP
TDP: Gary Coyer, VP&Mgr

SEATTLE TRUST & SAVINGS BANK
821 Second Ave., Ste. 1800 98104
206/223-2030
Hd: John T. Garland, SrVP&Mgr
EmplBen: Annalu Baggenstos, VP
PersTr: Robert LeRoy, VP
CorpTr: John Porter, VP
TrInv: R. Klauber, VP
TrOpers: Helen ZieBell, VP

WASHINGTON MUTUAL SAVINGS BANK
1101 Second Ave. 98101
206/464-4516
HdPt: Robert Eckley, ExecVP
HdEB: Tim Chill, VP
PersTr,TrInv,Nb: An Neely Mulford, AsstVP&TO
EmplBen: Cynthia M. Parsons, AsstVP&TO
Cherie Gavin, AsstVP
TrOpers: Kenneth S. Pickering, AsstVP&TO

Spokane

OLD NATIONAL BANK OF WASHINGTON
(Financial Services Group)
P.O. Box 3588 TA 99220
509/456-2048 Tr$308 Mil
(Branch in Seattle)
Hd;CorpTr: R. A. Kriete, VP&Mgr
EmplBen: J. L. Daziel, AcctExec
PersTr: D. J. Ridnour, VP&Mgr
Inv: T. R. Kent, VP
Opers: H. R. Jentges, AsstVP
Sls: C. W. Sagvold, VP
Nb: M. F. Soehren, VP&SrTO

RAINIER NATIONAL BANK
Capital Mgmt. Center
River Park Square Branch
P.O. Box 366 99210
509/456-6439
Hd: Jerry W. Wagner, VP&Mgr
EB: Glenn Haber, AsstVP
Adm: Richard Cashatt

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: John D. Cummins, VP&Mgr

WASHINGTON TRUST BANK
P.O. Box 2127 99210
509/455-4150 Tr$293 Mil
Hd: William H. Moore, SrVP&Mgr
PersTr,EmplBen: Einer F. Jensen, VP&TO
CorpTr,ComTrF,TrOpers: Floyd Schmedding, AsstVP
TrInv: Williams Wagner, VP

Tacoma

THE BANK OF CALIFORNIA,NatAssn
1011 Pacific Ave. 98402
206/591-2546 Tr$296 Mil
(Branch of San Francisco, CA)
Hd: Richard Graham, VP
PersTr: Porter Baldridge, SrTO
EmplBen,Agcy,Gdnshp,Escrow: Harlan W. Sachs, TO
TrInv: Donn H. Koessler, VP&TrInvO
TrOpers: Janice Carrara, TOpO
Prob: Ray E. Johnson, TO

PUGET SOUND NATIONAL BANK
P.O. Box 1258 98401
206/593-3838 Tr$227.7 Mil
(Branch in Olympia)
Hd: Leroy L. Lewis, SrVP&SrTO
PersTr: John Baker, VP&TO
Probate: Ricardo Buenaventura, VP&TO
Tax: Carl Peterson, VP&TO
TrInv: Stephen A. Finnigan, VP&TO
EmplBen,CorpTr: Wilder Foote, VP&TO
TrOpers: Austin Burch, VP&TO
Nb: Calvin C. Springer, AsstVP&TO

RAINIER NATIONAL BANK
Capital Mgmt. Center
1102 Broadway Plaza
P.O. Box 1993 98401
Lynn Dunn, VP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1176 98401
206/593-3336
(Branch of Seattle)
Hd: Arleigh T. Jones, VP&Mgr

Vancouver

FIRST INDEPENDENT BANK
P.O. Box C-004 98668
206/699-4221 Tr$100 Mil
Hd: Charles T. Thomas, VP&TO
PersTr: John A. Karas, AsstVP&TO
TrInv: Rick Van Hoose, AsstVP&TO
TrOpers: Maxine B. Young, TO

NORTHWEST NATIONAL BANK
P.O. Box 1867 98668
206/695-1311 Tr$4.3 Mil
Hd: Thomas C. Young, Pres&TO
TrOpers: Jill Walton

RAINIER NATIONAL BANK
Capital Mgmt. Center
P.O. Box 689 98660
206/696-8540
Hd: Jack L. Robson, VP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 750 98660
206/696-5505
(Branch of Seattle)
Hd: Gary E. Grina, VP&Mgr

Walla Walla

BAKER-BOYER NATIONAL BANK
P.O. Box 1796 99362
509/525-2000 Tr$82 Mil
Hd,PersTr,EmplBen: Jon S. Bren, VP&Mgr
FM&RE: Dan E. Wood, AsstVP
TrInv,ComTrF: F. James McCarthy, VP
TrOpers: JoAnne Brown, TOpSupv
Tx&Prob: Dan Oliver, AsstVP

Wenatchee

RAINIER NATIONAL BANK
Capital Mgmt. Center
Wenatchee Ave. & Orondo St. 98801
509/662-1426
Hd: Areita Jones, CMO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 99801
509/662-4634
(Branch of Seattle)
Hd: Mollie Cannon, VP&Mgr

Winslow

AMERICAN MARINE BANK
P.O. Box 10788 98110
206/842-5651
Hd: Richard D. Powers, SrVP&TO
CorpTr,EmplBen,Nb: Larry Christopherson, TO
Joel Goller, AdmAsst
Sandy Russell

Yakima

PEOPLES NATIONAL BANK OF WASHINGTON
(Eastern WA Trust Office)
415 N. 3rd St. 98901
(Branch of Seattle)
Hd: Craig F. Korthase, SrTO&Mgr
Mavis Velikanje, CorpO

RAINIER NATIONAL BANK
Capital Mgmt. Center
P.O. Box 136 98907
509/575-6725
Hd: Douglas N. McIntyre, VP&Mgr
PersTr: John J. Ledwich, SCMO
RE: Robert Braden, SrEO
Adm: Dorothy Cooke, CMO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: George A. Cashman, VP&Mgr

WEST VIRGINIA

Alderson

GREENBRIER VALLEY NATIONAL BANK
P.O. Box 419 24910
304/445-2991 Tr/u$1 Mil
Hd: David W. Hambrick, Pres&TO

Beckley

BANK OF RALEIGH
P.O. Drawer D 25802-2803
304/255-7285 Tr$6.7 Mil
Hd: Meryl G. Kiser, ExecVP&SrTO
P. K. Ellison, TO
TrOpers: Cathy J. Collins

BECKLEY NATIONAL BANK
P.O. Drawer G 25802
304/252-6411 Tr$4.0 Mil
Hd: William J. Hutchison, TO

RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25802
304/252-6581 Tr$46 Mil
Hd: W. David Mullins, VP&TO
Melvin Tolle, TO
Janet E. Grecco, AsstTO
Debra J. Lester, AdmAsst

Bluefield

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
Hd,TrInv,Nb: Byron K. Satterfield
PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrF: Elizabeth Pruett
TrOpers: Robert Hyatt

THE FLAT TOP NATIONAL BANK
P.O. Box 950 24701
304/325-7151 Tr$182 Mil
Hd: A. A. Modena, ExecVP&TO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO
Jackson Reasor, TrAdmO
Cynthia F. Hargis, EBO
Sandra J. Cook, TrInvO

Buckhannon

FIRST COMMUNITY BANK-ADRIAN BUCKHANNON
P.O. Box 280 26201
304/425-7521
Hd: Robert L. Schumacher, SrTO

Charles Town

BANK OF CHARLES TOWN
P.O. Drawer 40 25414
304/725-8431 Tr$27 Mil
Hd: Patti A. Stuckey, TO
Dale D. Keyser, Jr., AsstTO
Sharon H. Phenneger, OpersMgr

PEOPLES BANK OF CHARLES TOWN
P.O. Box 1006 25414
304/725-7018 Tr/u$1 Mil
Hd: Beverly Merritt, AsstTO&Csh

★ Charleston

CHARLESTON NATIONAL BANK
P.O. Box 1113 25324
304/348-5620 Tr$1.135 Bil
Hd: Darryl Myers, ExecVP
PersTr,Nb: Roger Kerr, VP
CorpTr,EmplBen: James Sims, VP
TrInv: Asa Fuller, SrVP
TrOpers: Tim French, VP

KANAWHA BANKING & TRUST CO.,NatAssn
P.O. Box 393 25392
304/348-8366 Tr$174 Mil
Hd: Charles L. Jarrell, SrVP&TO
PersTr: Jewel L. Carte, VP
James O. Schlicht, VP
CorpTr: Robert B. Price, Jr., TO
TrInv: Phillip Stanley, TrInvO
EmplBen: Robert E. Lee, EBO
TrOpers: John A. Barnes, VP-Opers
Palmanita G. Keeling, TOpO

KANAWHA VALLEY BANK
P.O. Box 1793 25326
304/348-7081 Tr$474 Mil
Hd: Frederick H. Belden, Jr., ExecVP&ExecTO
PersTr: William E. Wright, Jr., SrVP&TO
TrInv: William J. Wykle, SrVP&TrInvO
CorpTr: David T. Holcomb, VP
EmplBen: H. Edward Neely, Jr., VP
TrOpers: Charles N. Slack, Jr., TOpO

NATIONAL BANK OF COMMERCE
P.O. Box 633 25322
304/348-5093 Tr$90 Mil
Hd,PersTr,Est,Nb: John Neuner, III, SrVP&TO
PersTr,Est,CorpTr: Rodney B. Frye, VP&TO
EmplBen,Nb: Betty S. Ireland, VP&TO
TrInv,ComTrF: Buel S. Sears, TO
TrAdm: Rhonda S. Polk, AsstTO
EmplBen: Nancy W. Creasy, AsstTO
TrOpers: Andrea Johnson

Chester

FIRST NATIONAL BANK
253 Carolina Ave. 26034
304/387-3500 Tr$1.54 Mil
Hd: Robert L. Gessford, TO
John D. Fitzjohn, AsstTO

Clarksburg

EMPIRE NATIONAL BANK
4th & Main Sts. 26301
304/624-5521 Tr$2 Mil
Hd: Cecil B. Highland, Jr., Chm&TO

THE LOWNDES BANK
One Lowndes Square 26301
304/623-7261 Tr$16 Mil
Hd: Carl O. Smith, VP&TO
TrOpers: Greg Long

UNION NATIONAL BANK OF WEST VIRGINIA
P.O. Box 2330 26302
304/624-3409 Tr$117 Mil
Hd: David K. Turner, VP&TO
PersTr: Thomas N. Teter, AsstVP&TO
James E. White, TO
Emogene Wright, TO
TrInv: Donald E. Marang, TrInvO
EmplBen: Richard W. Price, TO
TrOpers: Barbara Layman

Elkins

CITIZENS NATIONAL BANK
P.O. Box 1519 26241
304/636-4095 Tr$10 Mil
Hd: Lewis N. Ware, VP&TO
Betty P. Brady, AsstTO
Melissa Enterline, Sec

DAVIS TRUST CO.
P.O. Box 1429 26241
304/636-0991 Tr$7 Mil
Hd: James L. Schoonover, VP
Rosalind G. Wyatt, AsstTO

Fairmont

CITY NATIONAL BANK
P.O. Box 1032 26554
304/363-5500 Tr$10 Mil
Hd: Robert D. Reynolds, VP&TO
TrOpers: Karen Bartlett, AsstTO

COMMUNITY BANK & TRUST,NatAssn
103 Adams St. 26554
304/363-5800 Tr$8 Mil
Hd: James J. Szafran, VP&TO
Sherri McGinnis, AdmAsst
TaxAdmin: William M. Sutton, Comp

FIRST NATIONAL BANK IN FAIRMONT
301 Adams St. 26554
304/363-1300 Tr$12 Mil
Hd: Daniel R. Ice, CPA,TO

Grafton

BLUEVILLE BANK
P.O. Box 29 26354
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Tom Harman, ExecVP&TO
Karen Keener, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 278 26354
304/265-1111
Hd: Cecil E. Keener, Jr., Pres&TO

Huntington

FIRST HUNTINGTON NATIONAL BANK
P.O. Box 179 25706
304/526-4300 Tr$180 Mil
(Branch in Point Pleasant)
Hd: William F. Agee, SrVP&TO
PersTr: L. D. Draper, TO
CorpTr: David H. Lunsford, TO
TrInv: Vincent Manzi, VP&IO
EmplBen: Selden McNeer, III, AsstTO

GUARANTY NATIONAL BANK
P.O. Box 548 25710
304/526-4600 Tr$48 Mil
Hd,PersTr,TrInv,EmplBen,TrOpers,TDP:
John D. Nuzum, VP&TO
PersTr,TrInv: Charles E. Wilkinson, TO

TWENTIETH STREET BANK
1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO

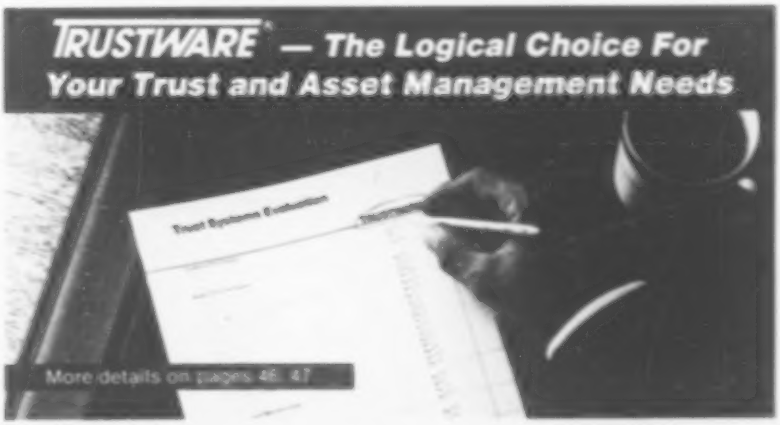
Keyser

FARMERS & MERCHANTS BANK
P.O. Box 789 26726
304/788-3111 Tr$3.5 Mil
Sarah J. Albright, TO
Kelley A. Kuhn, Esq., AsstTO

THE NATIONAL BANK OF KEYSER
P.O. Box 878 26726
304/788-3261 Tr$5 Mil
Hd: Nelson Hagerty, Pres
Lincoln H. Wilkins, ExecVP&AsstTO
Michael Imperio, TO

Kingwood

ALBRIGHT NATIONAL BANK
P.O. Drawer C 26537
304/329-0585
Hd: E. D. Grande, SrVP&TO


TRUSTWARE — The Logical Choice For Your Trust and Asset Management Needs
Trust Systems Evaluation
More details on pages 46, 47

WEST VIRGINIA (Cont'd)

Mannington

FIRST EXCHANGE BANK
P.O. Box 388 26582
304/986-1700
Hd: Jesse Garcia, III, AsstVP&TO

Martinsburg

CITIZENS NATIONAL BANK
P.O. Box 847 25401
304/263-8944 T/$8.4 Mil
Hd: Stephen S. Grove, TO

OLD NATIONAL BANK OF MARTINSBURG
P.O. Box 947 25401
304/263-0861 T/$36 Mil
Hd: Robert L. Booth, SrVP&TO
Admin: Herbert A. Michael, AsstVP&TO
Nb: David W. Shives, Jr., VP&TO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
304/267-8927 T/$7 Mil
Hd: Peter G. Dufourny, VP&TO
Sarah V. Propps, TO

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
Hd: Elizabeth L. Perry, AsstCsh&TO

Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK
P.O. Box 680 26836
304/538-2353
Hd: Janet Sindy, TO
Russell F. Ratliff, Jr., VP&AsstTO

Morgantown

FARMERS & MERCHANTS BANK
P.O. Box 898 26505
304/292-1441 T/$25 Mil
Hd: Delbert R. Baker, VP&TO
PersTr: Mrs. Frances Klink, TO

FIRST NATIONAL BANK
P.O. Box 895 26507-0895
304/291-7721 T/$60 Mil
Hd: Kim Craig, VP&TO
Admin: Sharon Belfour
Kathy Feathers
TrOpers: Mary Jane Hershmann, TOpMgr
Karen Wolz
Paula Furbee
TrInv: Tom Banody, TrInvO

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO

Mullens

THE PEOPLES BANK
25882
304/294-7115 T/$1.81 Mil
Hd: R. L. Bowling, TO

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/424-0388 T/$219 Mil
Hd: C. Randall Law, VP&SrTO
EmplBen: Rosemarie Colberg, TO
Nb: Charlotte J. Potter

MOUNTAIN STATE BANK
P.O. Box 3030 26103
304/485-7331 T/$10.5 Mil
Hd: R. G. Miller, VP&TO

UNITED NATIONAL BANK
P.O. Box 1508 26102
304/424-8800 T/$228 Mil
Hd,TrSls&Mktg: Robert B. McHenry, SrVP&TO
PersTrAdm: June S. Whyhall, VP&TO
Corey A. Fleming, TO
CorpTr,EmplBen: Thomas Douglass, TO
TrOpers: Betty E. Barnette, AsstVP

WOOD COUNTY BANK
P.O. Box 1587 26102
304/424-7595 T/$26 Mil
Hd: Larry A. Thornton, SrVP&TO
TrOpers: Pamela S. Robinson, AsstTO

Point Pleasant

CITIZENS NATIONAL
P.O. Box 37 25550
304/675-4480
(Division of First Huntington National Bank.)
Martha Watterson, TO

Princeton

FIRST COMMUNITY BANK-PRINCETON
P.O. Box 5939 24740
304/425-7521 T/$35 Mil
Hd: Robert L. Schumacher, VP&Sr.TO

MERCER COUNTY BANK
(A One Valley Bank.)
P.O. Box 5610 24740-5610
304/425-1992 T/$33 Mil
Hd: James L. Miller, VP&TO
TrOpers: Geraldine C. Huffman, TrAdmO

Ransom

BLAKELEY BANK & TRUST CO.
P.O. Box 40 25438
304/725-7014 T/$3 Mil
Hd: J. Blackwell Dunn, Jr., TO

Ronceverte

FIRST NATIONAL BANK IN RONCEVERTE
P.O. Drawer 457 24970
304/647-4500 T/$3.2 Mil
Hd: William M. Dickson, Pres&TO

St. Marys

FIRST NATIONAL BANK
P.O. Box 180 26170
304/684-2255 T/$1 Mil
Hd: Carl Guthrie, Pres

Sistersville

FIRST-TYLER BANK & TRUST CO.
P.O. Box 179 26175
304/652-3131 T/$24 Mil
Hd: Jean I. Kirkpatrick, Csh
Nb: R. O. Hanlen, Pres

UNION BANK OF TYLER COUNTY
P.O. Box 177 26175-0177
304/652-3011 T/$1.75 Mil
Hd: Gary Davis, Pres

South Charleston

CHARLESTON NATIONAL BANK SOUTH
P.O. Box 8038 25303
304/744-6424 T/$1 Mil
Hd: Ronald Bean, BkMgr

The Directory of Trust Institutions is included in a T&E subscription!

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 T/$34 Mil
Hd,PersTr,TrInv: S. D. Hardin, CEO,Pres&TO
CorpTr,ComTr,EmplBen: J. L. Hoggs, TO
TrOpers,Nb: Ann Phillips, AsstTO

Wheeling

HALF DOLLAR TRUST & SAVINGS BANK
P.O. Box 711 26003
304/233-4500 T/$333 Mil
Hd: Edwin B. Van Lunn, VP&TO
PersTr: Mark C. Ferrell, SrTO
TrOpers: Rita Castle, TO

SECURITY NATIONAL BANK & TRUST CO.
Trust Dept.
1114 Market St. 26003
304/233-0600 T/$278 Mil
Hd: Larry A. Carpenter, VP&TO
PersTr: Martha W. Sidney, AsstVP&TO
Carrie J. Nussemaker, AsstTO
George P. Schramm, TO
CorpTr: Dorothy L. Waugh, TO
TrInv: John W. King, VP&TrInvO
William D. Gossett, TrInvO
TrOpers: Carol S. Houff
EmplBen: Brent A. Bush
Shirley A. McCann, AsstTO
Nb: Dennis R. Ronek, TrMktgO
Mary N. Yarnescu, TaxO
Marlene J. Lowe, AsstTOpsO

WHEELING DOLLAR BANK
Bank Plaza 26003
304/234-4400 U/T$700 Mil
Hd: Donald E. Hoskins, VP
PersTr: Thomas B. McGeoughy, AsstVP&AsstSec
TrInv: Jerome B. Schmitt, CFA&VP
EmplBen: Helen V. Gould, SrTO
Mktg,Nb: William H. Hunter, Jr.
Prob: R. Bruce Bond
Tax: Ronald J. Morgan, TaxO

WHEELING NATIONAL BANK
1140 Market St. 26003
304/232-0110 T/$5 Mil

White Sulphur Springs

BANK OF WHITE SULPHUR SPRINGS
1 East Main St. 24986
304/536-1400 T/$1.6 Mil
(Branch in Lewisburg)
Hd: C. R. Workup, Pres&TO
PersTr: W. J. Livesay, VP&AsstTO
Jacqueline Young, AsstTO

Subscribers to

TRUSTS ESTATES

include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and trade associations, and others allied to field.

WISCONSIN

Antigo

THE MARINE TRUST COMPANY, N.A.
[illegible]

Appleton

ASSOCIATED BANK OF APPLETON
[illegible]

MARINE TRUST COMPANY, N.A.
[illegible]

VALLEY TRUST CO.
[illegible]

Baraboo

THE BARABOO NATIONAL BANK
[illegible]

FIRST NATIONAL BANK & TRUST CO.
[illegible]

Barron

FIRST NATIONAL BANK
[illegible]

Beaver Dam

AMERICAN NATIONAL BANK
[illegible]

FIRST NATIONAL BANK & TRUST CO.
[illegible]

THE MARINE TRUST COMPANY, Madison
[illegible]

Beloit

BELOIT SAVINGS BANK
[illegible]

FIRST NATIONAL BANK & TRUST CO.
[illegible]

MARSHALL & ILSLEY TRUST COMPANY
[illegible]

Brooklyn

THE BROOKLYN STATE BANK
[illegible]

Burlington

BANK OF BURLINGTON
[illegible]

FIRST BANKING CENTER-BURLINGTON
[illegible]

THE MARINE TRUST COMPANY, Madison
[illegible]

Campbellsport

MARINE BANK CAMPBELLSPORT
[illegible]

Chilton

THE COMMERCIAL BANK
[illegible]

Clintonville

[illegible]

FIRSTAR BANK CLINTONVILLE
[illegible]

De Pere

ASSOCIATED DE PERE BANK
[illegible]

MARINE BANK DE PERE
[illegible]

Eau Claire

FIRST INTERSTATE BANK OF WISCONSIN
[illegible]

FIRST WISCONSIN NATIONAL BANK
[illegible]

Evansville

UNION BANK & TRUST CO.
[illegible]

Fond Du Lac

FIRST WISCONSIN TRUST COMPANY
[illegible]

NATIONAL EXCHANGE BANK & TRUST OF FOND DU LAC
[illegible]

Fort Atkinson

FIRST AMERICAN BANK & TRUST CO.
[illegible]

Franksville

RACINE COUNTY NATIONAL BANK
[illegible]

WISCONSIN (Cont'd)

Grafton

GRAFTON STATE BANK
101 Falls Road 53024
414/377-5511
(Trust Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Green Bay

ASSOCIATED KELLOGG BANK
P.O. Box 19006 54307
414/433-3131 Tr$319 Mil
Hd,Nb: James H. Lewis, ExecVP&TO
PersTr: Gary Klise, VP&TO
TrInv: Wilson K. Roane, VP
EmplBen: Richard H. Langer, VP&TO
TrOpers: Kenneth W. Wery, VP

FIRST INTERSTATE BANK OF WISCONSIN, N.A.
908 S. Fisk St. 54303
414/498-5300 Tr$400 Mil
(Trust Office of First Interstate Trust Company of Wisconsin, Sheboygan)
Al Garson, RegVP
DvBrkg: Thomas Murphy, Mgr
EmplBen: Wayne Sheldberg, RegAsstVP

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office in First Wisconsin Bank of Green Bay)
425 Pine St.
P.O. Box 1089 54305
414/432-7370
Hd: Jeffrey L. Johnson, VP&TO
PersTr: Julie J. Vidani, TO

THE MARINE TRUST COMPANY,NatAssn
(Operating at Peoples Marine Bank of Green Bay)
200 South Adams Street
P.O. Box 19029 54307-9029
414/436-2610 Tr$3.5 Bil
(Trust Service Office of Milwaukee)
Hd: Leonard W. Rohloff, SrVP&Mgr
TrInv: Thomas P. Remley, AsstVP
PersTr,ComTrf,Nb: Stephen C. Jones, VP
PersTr,ComTrf,TrOpers: Richard J. Blonick, AsstVP
EmplBen: Dennis J. Reilly, AsstVP

VALLEY TRUST COMPANY
(Operating at Valley Bank Oshkosh)
P.O. Box 2427 54306
414/432-6361 Tr$627 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Gay Pizonka, VP
PersTr: Patrick Zehms, AsstTO
TrInv: David C. Rusch, VP
CorpTr: James Cooney, VP
EmplBen: Mary Marquis, AsstVP
Mary Hassel, AsstTO
Nb: Tom [illegible]

Hartford

FIRST NATIONAL BANK OF HARTFORD
P.O. Box 106 53027
414/673-5800 Tr$81 Mil
Hd: D. A. Carroll, Pres&TO
PersTr,CorpTr: James H. Semler, SrVP&AsstTO
Nancy Snyder, AsstCsh&AsstTO
James L. Vogelsang, Csh&AsstTO

VALLEY BANK OF HARTFORD
P.O. Box 70 53027
414/673-4600
Iris Hulbert, VP&TO

Janesville

THE MARINE TRUST COMPANY,N.A.
(Operating at Marine First National Bank)
100 W. Milwaukee St. 53545
608/752-7851 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Bruce R. Mitten, VP&Mgr
Robin M. Berg, VP&TO
EmplBen: Kevin McCarthy, TO

ROCK COUNTY SAVINGS & TRUST CO.
P.O. Box 1619 53547
608/756-4161 Tr$42 Mil
Hd,CorpTr,TrInv,EmplBen: John R. Gunnarson, VP&TO
PersTr: Donald W. Zerrien, TO
TrOpers: Joan Gunn
TDP: Leacia Travis

VALLEY TRUST COMPANY
(Operating at Valley Bank of Wisconsin)
P.O. Box 5000 53547
608/754-7771 Tr$627 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr,Nb: Peter C. Jacobs, SrVP
PersTr,CorpTr: Kathryn K. Shebiel, AsstVP
PersTr: Patricia J. Zimmerman, AsstVP
TrInv: Thomas E. McKaig, VP
TrOpers: Jane R. Stevenson, AsstVP
EmplBen: Jon Rudolph, AsstVP

Kenosha

FIRST BANK SOUTHEAST,NatAssn
P.O. Box 429 53141
414/658-3700
(Trust Offices in Franksville, Lake Geneva & Racine)
Hd: Richard A. Gavigan, VP
TrOpers: Michael Wendler
TDP: Jean Zupinec

FIRST NATIONAL BANK
P.O. Box 280 53141
414/658-2331 Tr$134 Mil
(Trust Office at Citizens National Bank, Lake Geneva)
Hd,Nb: E. M. Miller, VP&TO
PersTr: Lorraine Erickson, AsstVP&TO
TrInv,ComTrf: David L. Ball, VP&TrInvO
Prob: M. Lee Hosman, AsstVP&TO
TrOpers: Alice U. Tutlewski, TOpO
EmplBen: Michael T. Poch, AsstVP&TO

THE MARINE TRUST COMPANY, N.A.
2222 63rd St.
P.O. Box 788 53140
414/656-1681
(Trust Service Office of Milwaukee)
Richard W. Kocich, VP
John E. Held, AsstVP

Kewaskum

VALLEY BANK
1225 Fond Du Lac Ave. 53040
414/626-2171
Hd: Evelyn Krueger, TO

VALLEY TRUST CO.
(Operating at Valley Bank of Kewaskum)
P.O. Box 68 53040
414/626-2171 Tr$627 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Thomas C. Chase, AsstVP

Kimberly

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608/782-1148 Tr$284 Mil
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Hd: Gary M. Veldey, Pres&CEO
PersTr,CorpTr,TrOpers: E. J. Albrecht, ExecVP
TrInv: David G. Growt, VP&TrInvO
Prob: Gerald M. Sheehan, AsstVP
EmplBen: William P. Grow, VP

Lake Geneva

CITIZENS NATIONAL BANK
P.O. Box 432 53147
414/248-6262
(Trust Services provided by First National Bank of Kenosha)
M. Lee Hosman, TO

FIRST BANK SOUTHEAST OF LAKE GENEVA, NatAssn
303 Center St. 53147
414/248-9116
(Trust Office of Kenosha)
Hd: Richard A. Gavigan, VP

Lancaster

M&I LANCASTER STATE BANK
53813
608/723-4166 Tr$1.8 Mil
(Branch in Mt. Hope)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, TO

UNION BANK & TRUST
P.O. Box 70 53813
608/723-2191 Tr$2.9 Mil
Hd: W. S. Johnson, VP&TO

★ Madison

AMERICAN EXCHANGE BANK
P.O. Box 1268 53701
608/256-2636 Tr$18 Mil
(Trust Service Office of CBI Trust and Financial Services, Inc., Madison)
John J. Fasanella, Pres

BANK OF SHOREWOOD HILLS
810 Shorewood Blvd. 53705
608/258-2636
(Trust Service Office of CBI Trust and Financial Services, Inc., Madison)
John J. Fasanella, Pres

CBI TRUST AND FINANCIAL SERVICES, INC.
P.O. Box 2158 53701
608/25TRUST Tr$35 Mil
John J. Fasanella, Pres
Kurt D. Kniess, VP

FIRST WISCONSIN NATIONAL BANK
P.O. Box 7900 53707
608/252-4250 Tr$1 Bil
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PersTr: Frederick W. Jensen, VP
TrInv: J. Scott Harkness, SrVP&CHIO
EmplBen: Daniel J. Halpin, VP
TrOpers: James F. Taylor, Jr., AsstVP
Nb: Robert L. Webster, AsstVP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank Dane County)
100 North Fairchild
P.O. Box 3299 53704
608/246-2490 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Bruce R. Mitten, VP&Mgr
CorpTr: Amanda Van Den Wildenberg, AsstVP
TrInv: Wilfred E. Kinney, AsstVP
PersTr: John M. McDermott, AsstVP

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Madison)
P.O. Box 830 53701
608/252-5950
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PersTr: Oscar Seibel, VP
CorpTr: Margaret L. Kalina, VP
EmplBen: Rick W. Handler, VP
TrInv: James L. Shanahan, VP
Nb: John C. Maynard

MONONA GROVE STATE BANK
4711 Monona Dr. 53716
608/256-2636
(Trust Service Office of CBI Trust and Financial Services, Inc., Madison)
John J. Fasanella, Pres

VALLEY TRUST COMPANY
(Operating at Valley Bank of Madison)
P.O. Box 8915 53708
608/252-3550 Tr$627 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Cheryl M. Shult
PersTr: Joan Burke, VP
Erica Hill, TO
Jocelyn Jacobs, TO
Barbara Wood, AsstTO
EmplBen: Karen Gruenisen, VP
James Mueller, AsstVP
Martin Adams, TO
Ann Basler, AsstTO
TrOpers: Cindy Lind, AsstVP
Robert Primiano, OpersO
Nb: Dave Kemp
Mark Musolt, VP
TrInv,ComTrF: Robert A. Zellers, TrInvO

Manitowoc

ASSOCIATED MANITOWOC BANK
P.O. Box 787 54220
414/683-2428 Tr$252 Mil
Hd,TrInv,ComTrF: William A. Pohlmann, SrVP&TO
PersTr: Peter Rogers, VP&TO
EmplBen: James A. Naffke, VP&TO
TrOpers: Michael Wicklacz, TxO
Nb: Peggy Barnhart, AsstVP

FIRST NATIONAL BANK IN MANITOWOC
402 North Eighth St. 54220
414/684-6611
Hd: Richard R. Jodarski, AsstVP&TO
TrOpers: Kaye F. Johnson, AsstTO
EmplBen,Nb: Laird Myrold

FIRST WISCONSIN BANK OF MANITOWOC
1617 Washington St. 54220
414/682-8881
(Trust Office of First Wisconsin National Bank, Sheboygan)
Thomas Armstrong, VP&TO

Marinette

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 347 54143
715/735-6617
Hd: Thomas K. Maxwell, Pres&TO

STEPHENSON NATIONAL BANK & TRUST
1820 Hall Ave. 54143
715/732-1732 Tr$15 Mil
Hd: Mary L. Staudenmaier, Pres&TO
PersTr,TrOpers: Elizabeth A. Caswell, TO
Dawn D. Maurer, CFP&AsstTO

Markesan

MARKESAN STATE BANK
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414/[illegible] Tr$1 Mil
Hd: Martin E. [illegible], Pres&TO

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James Bartelt, AsstVP&TO
Betty Valenta, AsstVP&AdmAsst

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(Trust Service Office at M&I Central Bank & Trust)
101 W. 4th St.
P.O. Box 650 54449
715/387-1134
Hd: Willis W. Allmandinger, VP
PersTr: Carol Koffarnus, PersTO

Menasha

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150 Main St. 54952
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Thomas Armstrong, VP&TO

Menomonie

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Hd: Deanna Thorson, TO

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PersTr,ComTrF,EmplBen,TrOpers,Nb: Richard Partlow, AsstTO

Middleton

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John J. Fasanella, Pres

Milwaukee

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PersTr: Ann Sensenbrenner, TrAdm
TrInv: M. D. Flesch, VP&TO
ComTrF: K. K. Brusda, VP&TO
EmplBen: Jill M. Fordy, SrTrAdm
Nb: J. Nelson, BusDevO
TrOpers: S. G. Barnes

FIRST BANK,NatAssn, MILWAUKEE
201 West Wisconsin Ave. 53259
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(Office in La Crosse)
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Admin,EmplBen: Robert J. Aubrecht, VP&TO
PersTr: Roger W. Hoffman, VP&TO
CorpTr: David L. Lauterbach, VP&TO
TrInv: Richard R. Jandrain, VP&CTO
TrOpers: Patricia L. DeJong, VP&TO
Nb: Merl B. Case, VP&TO

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
6130 West National Ave. 53214
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DisBrkg: Thomas Murphy, Mgr
PersTr: David D. Fleming, RegAsstVP
PersTr&EmplBen: Margaret Pauly, TrAdm
EmplBen: Mel Anderson, VP

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FinPlng: Philip A. Hardacre, VP
CorpTr: Michael J. Bills, 1stVP
EmplBen: James D. Hintz, VP
TrInv: Marvin R. Swentkofske, 1stVP
TrOpers: Marvin R. Anderson, 1stVP

KILBOURN STATE BANK
6055 W. Lisbon Ave. 53210
414/871-8200
Hd: Roger Kraemer, VP&TO
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THE MARINE TRUST COMPANY,NatAssn
111 E. Wisconsin Ave
P.O. Box 1308 53201
414/765-2800 Tr$3.5 Bil
(Trust Service Offices in Antigo, Beaver Dam, Burlington, Green Bay, Janesville, Madison, Neenah, New London, Racine, Sturgeon Bay, Watertown, Waukesha and West Bend)
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CorpTr: Brian P. Bouda, SrVP
TrInv: M. Dale Fritz, SrVP
TrOpers: Michael D. Ryba, SrVP
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Capitol Dr. at 60th St. 53216
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Marge Crawford, AsstVP&TO
TrInv: Richard A. Sachs, Pres&ChmBd

Mondovi

FIRST NATIONAL BANK
54755
715/926-4234 Tr/u$1 Mil
Hd: Mrs. Peggy L. Serum, VP&TO

Monroe

FIRST NATIONAL BANK
P.O. Box 98 53566
608/328-5160 Tr$31 Mil
Hd: Robert P. Smith, SrVP&SrTO
Lowell A. Rautmann, TO
Lydia M. McMicken, AsstTO

THE MARINE TRUST COMPANY, N.A.
(Operating at Marine Bank Monroe)
1717 10th St. 53566
608/328-4038
Hd: Bruce R. Mitten, VP&Mgr
PersTr: John C. McElhaney, VP
Lorna L. Blum, TO

WISCONSIN (Cont'd)

Mt. Hope

M&I LANCASTER STATE BANK
Main St. 53816
608/988-4512
(Branch of Lancaster)
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, TO

Neenah

FIRST NATIONAL BANK
100 W. Wisconsin Ave. 54956
414/722-3321 Tr$450 Mil
(Trust Offices in Appleton, Clintonville, Kimberly & Neenah)
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PersTr: J. J. Kloss, VP&TO
CorpTr: M. Scheffler, AsstVP&TO
TrInv: N. T. Braun, VP&TO
ComTrF: K. J. Brusda, VP&TO
EmplBen: R. F. Harding, VP&TO
TrOpers: S. G. Barnes, TOpO
Nb: D. Spalding

THE MARINE TRUST COMPANY,NatAssn
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111 E. Wisconsin Ave.
P.O. Box 789 54956
414/727-3260 Tr$2.9 Bil
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PersTr: Steven W. Truchinski, AsstVP
TrInv,ComTrF: Scott D. Andrews, VP
EmplBen: Mark N. Savides, AsstVP
Nb: Stephen G. Reed, AsstVP

ASSOC. NEENAH WEST NATIONAL BANK
1055 Winneconne Ave. 54725-3500
414/725-3053
(Trust Office of First National Bank at Neenah)
Daniel O. Skeans, MngTO

New London

THE MARINE TRUST COMPANY, NatAssn
(Operating at The First State Bank of New London)
113 North Water St.
P.O. Box 268 54961
414/982-3300 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, VP&Mgr
PersTr: Steven W. Truchinski, AsstVP
Nb: Stephen G. Reed, AsstVP

Oshkosh

FIRST WISCONSIN NATIONAL BANK
111 N. Main St., P.O. Box 2448 54901
414/424-4270 Tr$175 Mil
Hd: David R. Krumrei, VP
PersTr,Nb: Eugene C. Leslie, VP
PersTr: Sandra A. Noe, TO
EmplBen: Steven J. Perlewitz, TO
TrInv,ComTrF: Mark J. Fenlow, TrInvO
TrOpers,Prob: Dale W. Sonnenberg, AsstVP

MARINE BANK OSHKOSH, N.A.
300 N. Main 54901
414/231-6610
(Trust Office of Firstar Bank, N.A. of Appleton)
Richard L. Allen, Pres
Thomas J. Regan, AsstVP

VALLEY TRUST COMPANY
(Operating at Valley Bank Oshkosh)
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414/236-5315 Tr627 Mil
(Trust Office of Valley Trust Co. Appleton)
OffMgr,CorpTr: Pat Brault, VP
PersTr: Mary Beth Medtlie, AsstTO

Platteville

FIRST NATIONAL BANK
170 W. Main St. 53818
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Hd: Charles J. Runde, Pres&AsstTO
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MOUND CITY BANK
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608/348-2685 Tr$3.2 Mil
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PersTr: Michael D. Morgan, AsstTO&AsstCsh

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P.O. Box 176 53074
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FIRST WISCONSIN BANK OF PORTAGE
P.O. Box 568 53901
608/742-5321 Tr$11 Mil
Hd: Ron Eddy, VP&TO

Prairie Du Chien

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Princeton

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414/295-6586
(Service Office of First Wisconsin National Bank Sheboygan)
Thomas Armstrong, VP&TO

Racine

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PersTr: Steven G. Gabriel, SrVP&TO
EmplBen: Charles Russella, Jr., VP&TO
TrOpers: Susan R. Garner, AsstVP&TO

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine First National Bank)
500 Wisconsin Ave.
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CorpTr: Richard W. Kozich, VP
TrInv: Janette Koepsel, VP
Nb: John E. Held, AsstVP

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Racine)
441 Main St. 53403
414/637-4411
Hd: Margaret Nutt, VP

Reedsburg

THE REEDSBURG BANK
P.O. Box 90 53959
608/524-8251 Tr$7 Mil
Hd: Sharon L. Braun, TO
Edward J. Miller, VP&AsstTO

Rhinelander

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Merchants Bank)
7 N. Brown St. 54501
715/369-3000
Hd: Don Jarek, VP

VALLEY TRUST COMPANY
(Operating at Valley First National Bank of Rhinelander)
P.O. Box 677 54501
715/362-6900 Tr$627 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, AsstVP

Richland Center

FARMERS AND MERCHANTS BANK
P.O. Box 111 53581
608/647-6303
(Trust Service Office of CBI Trust and Financial Services, Inc., Madison)
John J. Fasanella, Pres

Ripon

VALLEY TRUST COMPANY
(Operating at Valley First National Bank of Ripon)
P.O. Box 420 54971
414/748-3131 Tr$627 Mil
(Trust Office of Valley Trust Co., Appleton)
OffMgr: Thomas C. Chase, AsstVP
PersTr: Doloris A. Ladwig, TO

Sauk City

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(Operating at Valley Bank, Sauk Prairie)
P.O. Box 638 53583
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(Trust Office of Valley Trust Company, Appleton)
OffMgr: Cheryl Shult, SrVP

Seymour

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OffMgr: Thomas C. Chase, AsstVP

Sheboygan

FIRST INTERSTATE TRUST COMPANY OF WISCONSIN
636 Wisconsin Ave.
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414/459-2070 Tr$400 Mil
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PersTr EmplBen: Timothy J. Beaton, SrVP
TrInv: Vernon R. Chase, VP
EmplBen: Randall Sneller, VP
TrOpers: Robert L. Krueger, VP
Mktg-Nb: Michael J. Millhouse, VP
Wesley J. Vandor Weele, AsstVP
Allan Jurss, VP
Jodi K. Wagner, EmplBenAdmn
DisBkrg: Thomas Murphy, Mgr

FIRST WISCONSIN NATIONAL BANK OF SHEBOYGAN
605 Plaza 8 53081
414/459-6920 Tr$350 Mil
(Trust Offices in Grafton State Bank, Grafton; First Wisconsin Bank of Manitowoc, Manitowoc; First Wisconsin Bank of Menasha, Menasha & First Wisconsin National of Princeton, Princeton)
Hd: Robert J. Nickodem, SrVP&TO
PersTr: Ronald G. Chinnock, AsstVP&TO
CorpTr: Earl E. Schroeder, TO
TrInv,ComTrF: James E. Raffel, SrVP&TrInvO
EmplBen: Robert H. Foster, AsstVP&TO
TrOpers: Keith A. Cram, AsstVP&TO
Nb: Tom Armstrong, VP&TO

Sparta

FIRST BANK OF SPARTA
(Service Office of La Crosse Trust Co., La Crosse)

UNION NATIONAL BANK & TRUST CO.
P.O. Box 249 54656
608/269-6737
Hd: John R. Wall, Pres&TO

Stevens Point

FIRST NATIONAL BANK
1245 Main St. 54481
715/344-5100 Tr$45 Mil
Hd: William A. Diedrich, VP&SrTO

THE MARINE TRUST COMPANY, N.A.
(Operating at Citizens Marine Bank of Stevens Point)
1045 Main St., Box A 54481
715/344-3300
(Trust Service Office of Milwaukee)
Marvin R. Wimmer, AsstVP

Sturgeon Bay

BANK OF STURGEON BAY
P.O. Box 9 54235
414/743-5551 Tr$18 Mil
Hd: Paul Wickmann, TO

THE MARINE TRUST COMPANY,NatAssn
(Operating at 1st National Bank of Sturgeon Bay)
54235
414/743-6521 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Leonard M. Rohloff, SrVP&Mgr

Sun Prairie

BANK OF SUN PRAIRIE
P.O. Box 29 53590
608/837-4511 Tr$8.2 Mil
Hd: William J. Livingston, AsstVP&TO
Leona Wavra, Csh&AsstVP

VALLEY TRUST COMPANY
(Operating at Valley Bank, Sun Prairie)
P.O. Box 109 53590
608/837-7373 Tr$627 Mil
(Trust Office of Valley Trust Company, Appleton)
OffMgr: Cheryl Shult, SrVP

Superior

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I First National Bank of Superior)
1425 Tower Ave.
P.O. Box 1029 54880
715/394-6611
Hd: Edward J. Donahoe, VP

NATIONAL BANK OF COMMERCE
1127 Tower Ave. 54880
715/394-5531 Tr$13 Mil
Hd: Joel S. Gates, Jr., Pres&TO
TrOpers: Frayden V. Amundson, TO
Gwen T. Theien, TO

Tomah

FARMERS & MERCHANTS BANK
1001 Superior Ave. 54660
608/372-2126 Tr$13.3 Mil
TrOpers: Janeen K. Downing, AsstTO
Donald D. Kortbein, TO
Terry L. Winchel, TO

Two Rivers

FIRST WISCONSIN TRUST COMPANY
(Trust Service Office at First Wisconsin Bank of Two Rivers)
1516 Washington St. 54241
414/793-5279
Jeffrey L. Johnson, VP&TO

Watertown

THE MARINE TRUST COMPANY, NatAssn
(Operating at Marine Bank West)
500 Main St., P.O. Box 498 53094
414/261-0616 Tr$2.9 Bil
(Trust Service Office of Milwaukee)
Hd: Bruce R. Mitten, VP&Mgr
PersTr,EmplBen: Curtis R. Parish, TO

MARSHALL & ILSLEY TRUST COMPANY
(Trust Service Office at M&I Bank of Watertown)
P.O. Box 457 53094
414/261-7102
Hd: Robert W. Westrick, AsstVP

Waukesha

MARINE BANK WEST
831 N. Grand 53186
414/542-2511 Tr$130 Mil
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TrInv: George Struck, VP
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TrOpers: Judith Holland, TO

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Nb: David J. Velta, VP

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TDP: Paul McCaughy

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PersTr: David Gulliom, SrVP
TrInv: Gerald Riskey, VP
TrOpers: Michael Paul, AsstVP&TOpO
EmplBen: Linda Bender, TO
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TrInv,ComTrF: R. W. Schwenkner, AsstVP&TO
EmplBen: M. F. Hron, AsstVP&TO
TrOpers: M. A. Kandel, TOpO

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414/473-5531
Jon D. Kachel, VP&TO

THE FIRST CITIZENS BANK
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715/424-1780
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EmplBen: Thomas W. Cahill, VP&TO

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OffMgr: Thomas C. Chase, AsstVP

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PersTr: Delores Mayorga, TO
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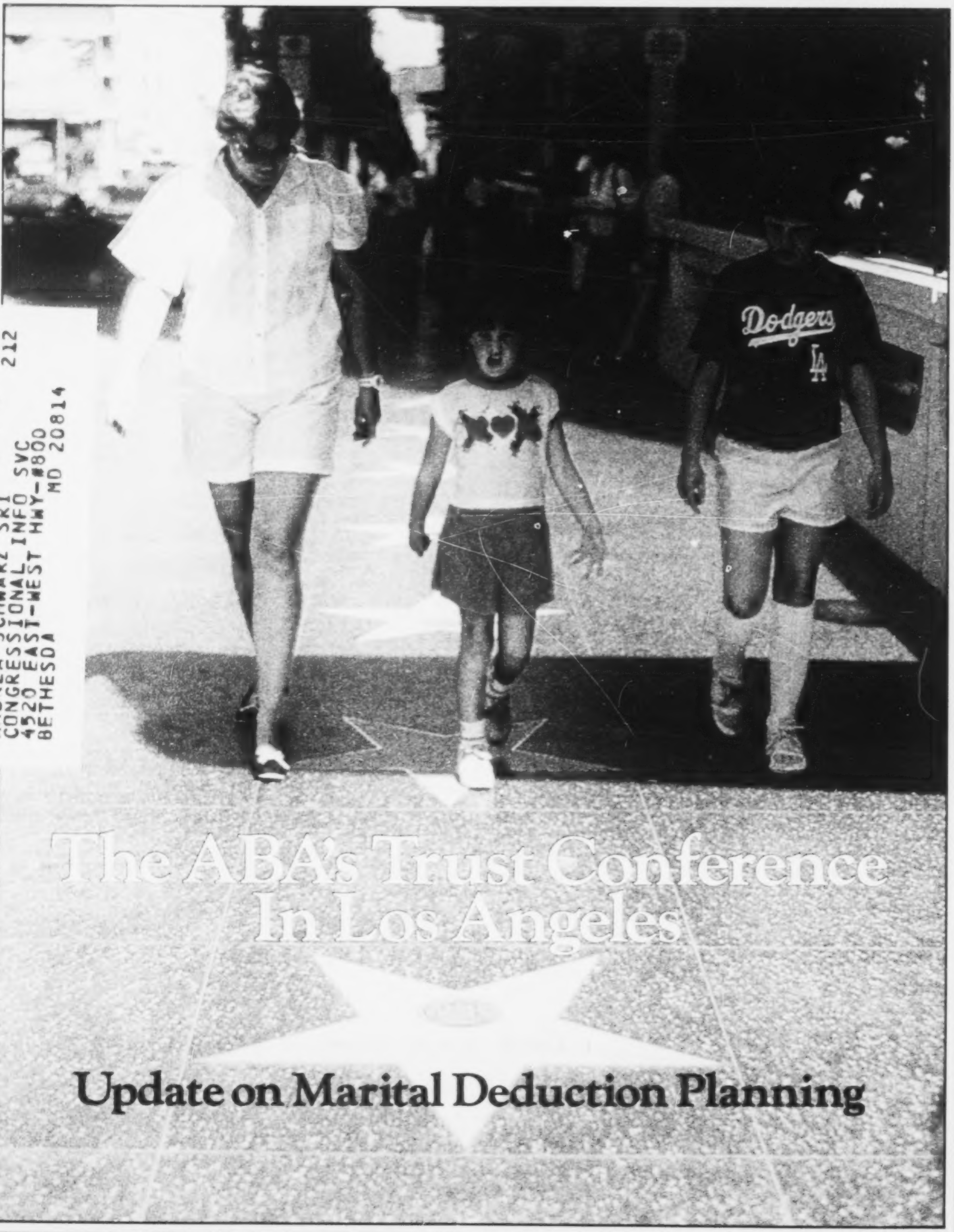

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Update on Marital Deduction Planning

TRUSTS & ESTATES

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MARITAL DEDUCTION PLANNING

8 **Methods of Measuring Gain**
Not only did the new tax law change marital deduction funding, but it will also reshape planners' decisions on which marital deduction disposition to use
Jeffrey N. Pennell

24 **Not Equal Under the Law**
Excise and supplemental estate taxes are not equal when it comes to marital planning and excess retirement accumulations
Dorothy M. Breen

30 **Checking the Tool Kit**
Recent changes make the tax-free passing of property between spouses more complex, while the IRS has yet to establish a firm position on some techniques
Alvin J. Golden

40 **Valuation Revisited**
"Lack of marketability discount" becomes an integral part of calculations in fair market valuation of closely held securities
Philip W. Moore

54 **Big Bull Markets Give Way to "Garden Variety" Recession**
Business cycle trends and investment philosophy are outlined in an interview with Federated's Henry J. Gailliot

60 **Dealing With the Impact of the Tax Reform Act**
Mapping the best course after TRA 1986 requires thoughtful planning on the part of both the practitioner and the client
Stephen L. Seftenberg
William C. Weinsheimer
Henry S. Ziegler

TRUSTS ESTATES
Update on Marital Deduction Planning

COVER

It won't be a stroll down the Walk of Stars when trust officers meet at the National Trusts Conference in Los Angeles this month. Instead, banking officials will try to find their way through a maze of issues recently confused by tax reform.

Cover photo courtesy of the Greater Los Angeles Visitors and Convention Center.

DEPARTMENTS

76 Ad Index
4 Commentary
73 Law & Life Insurance
57 Plan This Estate
6 Trends & Developments
75 Trust Taxes

Trends & Developments

A Bleak Year for Corporate Giving

Corporate charitable contributions grew little or not at all in 1986, continuing a downward trend that began in 1985, when the increase rate for corporate giving slumped to 7 percent from 26 percent, the Council on Foundations has reported.

Findings from a survey conducted jointly for the Council on Foundations and the Council for Financial Aid to Education, show that coporate contributions are running more than 2 percent below last year's level and about half of the companies surveyed are reducing their contributions. The survey's results represent a reversal of the corporate giving patterns illustrated by surveys conducted between 1976 and 1984 when total contributions tripled.

Also, the decline in company contributions does not seem to be caused by a proportionate decline in corporate profits for the 439 firms participating, said Linda Cardillo Platzer, who announced the findings on behalf of both organizations. For example, non-manufacturing firms cut their combined contributions by a little more than 1 percent, yet enjoyed a 9 percent increase in profits last year, Ms. Platzer said.

However, the overall drop in giving could be linked to a year of falling profits for oil companies. Oil companies, which have always been a major contributing force, have cut their giving by 15 percent, producing a negative impact on the total rate, according to the Council on Foundations.

The study also revealed some new corporate priorities in terms of philanthropy, which are broken down in Table 1. For the first time in 10 years, companies increased the slice of the total donations pie given to health and human resources agencies.

Non-cash contributions, which have charted large gains for many years, have also dropped slightly for 1986, the survey indicates. This trend marks the end of a five-year period in which corporate donation of time and inventory, rather than money, was on the upswing. James A. Joseph, president of the Council on Foundations, attributes the change to the negative impact of more corporate mergers and acquisitions.

Table 1

Areas Where Corporate Donations Are Going

Education	38 percent
Health and Human Resources	29 percent
Community Causes	17 percent
Cultural Causes	11 percent
Religious Causes	5 percent

Property Values: Good and Bad News

U.S. home values could grow as much as 6.5 percent now that the Tax Reform Act of 1986 has taken effect, but the new tax law may have a negative impact on other properties.

That's the outlook from results of a poll of appraisers, conducted at the annual convention of the American Institute of Real Estate Appraisers.

Appraisers attending the convention expect the new tax law to slow rental development, and cause rents to rise and interest rates to fall, contributing positively to the value of owned homes.

Predictions on the value of other classes of real estate are not as happy: Second homes will lose about 1.4 percent of their value, rental apartments will lose 6 percent, hotels and office buildings will decrease in value by 5.6 percent and 5.8 percent, respectively. Retail and industrial properties are expected to drop in value by about 2.4 percent and 1 percent, respectively.

What Planners Expect

The tax reform of 1986 will slow economic growth in the nation, and tax changes will promote consumer spending rather than consumer saving. Those were the predictions of most of the professional financial planners who responded to a recent survey commissioned by the Employee Benefit Research Institute (EBRI) in Washington, D.C.

Of the 124 financial planners polled, EBRI reported that most said they will continue to recommend use of tax deferral even though three-quarters of them expect future tax rates to rise to 35 percent or more by 1995.

But the financial planners indicated that, although they still believe people in the 28 percent tax bracket should defer income if they can, they had mixed advice on strategies for people in the 15 percent bracket.

For clients age 34 to 55, who fall into the 15 percent bracket, only two in five financial planners said they would advise against contributing to a 401(k) plan if the client's employer does not make a matching contribution. One-quarter of the planners polled said individuals in the 15 percent bracket should take an employer's contribution in cash, rather than putting it into a pension plan.

Financial planners are still recommending defined benefit plans for clients over age 45, and defined contribution pension plans for those under 45, despite the faster vesting rules imposed by the new tax law, according to the survey.

Demand for real estate investments and IRAs is expected to wane, even though most planners said they would still advise people eligible for IRA deduction to use the long-term investment.

Financial products that will enjoy more popularity as a result of TRA 1986, are expected to be cash value life insurance, tax-exempt bonds and annuities.

—Laura L. Hunt

Valuation Revisited

"Lack of marketability discount" becomes an integral part of calculations in fair market valuation of closely held securities

By **PHILIP W. MOORE**
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One of the least-understood points in the fair market valuation process has been the so-called "lack-of-marketability discount." The discount factor (or non-marketability discount) of closely held company stock in arriving at a fair market value has been *qualitatively* well-recognized over the last 20 or 30 years in all U.S. courts. It is a basic and accepted part of investment practice among analysts and valuation experts, but disagreement about its *quantification* is considerable.

In business or in the world of trade, tangible assets that do not have ready markets almost always are sold at some discount — and *intangible* assets, such as securities lacking active markets, tend to be discounted even more. This is true because 1) there are oftentimes few buyers for a particular intangible and only a discount would attract a buyer; 2) the prospective purchaser of such an intangible himself, in turn, might have trouble disposing of it, and thus, find it an illiquid holding; and 3) the true value or worth of the intangible at that time is often hard to determine, sometimes difficult to prove and usually difficult to agree upon.

Indeed, in business almost all transactions (and indeed the very concept of fair market value) are the result of taking into account and balancing out all of the varied factors involved in the rather complex and classic fair market valuation process. However, in the case of many intangibles such as securities, only those equities or bonds with ready markets reflect the price arrived at for both buyer and seller by the functioning of a *marketplace* which weights all of these factors. Absent such a marketplace, prices must be set by calculation and comparison and the use of financial ratios, and "fair market value" is reached by detailed analysis and comparison.

Current professional fair market valuation practice of intangibles or closely held securities and the present interpretation of tax law (especially Revenue Ruling 59-60) calls for analysis of specified factors. These relate to the eventual price to be settled upon between a buyer and a seller, often giving varying weights to differing factors. In almost all cases however, this means taking into account how liquid or illiquid, how regularly or easily marketable, or how readily salable the particular intangible asset is, once the purchaser acquires. If there is no such aftermarket, or if there does not exist a regular, active trading market of reasonable size, depth and absorptive capacity, then there is a tendency to *discount* the value from some agreed-upon bargaining price-point. A discount is then almost always taken from that point, adjusting downward from some higher price-point (on which there is a consensus) to another agreed-upon and discounted figure, applying a discount factor whose size in turn depends upon a number of variable items, principal among them the degree of liquidity.

There are four general categories of discount which can be applied against a price-point to reach an agreed-upon lower price (and hence a fair market value) for the security under analysis. They carry different nomenclature and rationale, but all four have their basis in the reduced liquidity, salability or marketability of the security under study. The four categories are 1) non-marketability discounts (illiquidity), 2) blockage discounts, 3) restriction discounts, and 4) minority interest discounts.

As for the "lack-of-marketability" factor, a general principle can be stated roughly as follows: Shares as to which various intrinsic pricing-related ratios (based on earnings, dividends, book value or net asset value) must be resorted to for valuation guidelines in fact, *lack* the marketability possessed by shares listed on a stock exchange, or those regularly traded over-the-counter. If an active market did indeed exist, valuation measurement factors would not have to be resorted to, since in such an event the *market* would control. Where an active trading market does not exist, then extrinsic or intrinsic factors are used as valuation benchmarks — and the lack-of-marketability discount becomes operative and applicable.

It would be jejune to believe (once the valuation of closely held shares by calculated reference to earnings, dividends, book values or other measures had been performed) that such shares could be automatically or even readily sold at the exact price so computed. In the first place, it would not be an easy task to locate an interested and/or ca-

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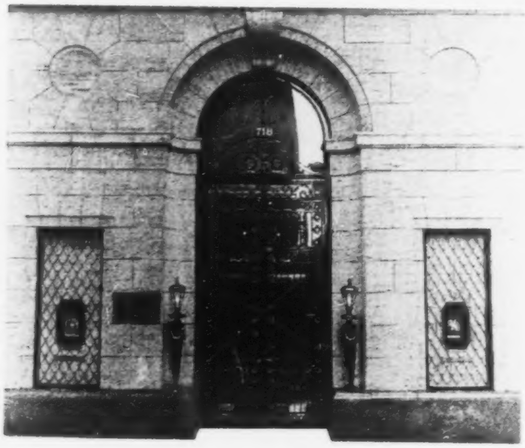

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pable buyer for the security. The Greeks had a word for this: "oligopsony," or "few buyers."

Further, it would in all probability be somewhat difficult to find a buyer at such a price who (simply because it had been computed, and with however much accuracy) would readily or quickly agree with its correctness. Finally, even if such a buyer were located and convinced as to pricing, he would still need to be shown that his purchase could be disposed of. Thus, the question of how to *quantify* a discount factor satisfactory to both buyer and seller automatically arises, especially when faced with these three problems: 1) *oligopsony* (few buyers), 2) difficulty in creating *acceptable valuation proof*, and 3) *illiquidity* of the security, all characteristic of most closely held securities.

A much-discussed decision regarding fair market valuation of closely held stock has been used for over two decades as a preamble to this problem. The Court of Claims in 1962 in a noted case (Central Trust Company — 305 F.2d 393, 405 CT. CLT., 1962), articulated the following principle: "it seems clear. . . that an unlisted closely held stock of a corporation . . . in which trading is infrequent, and therefore lacks marketability, is less attractive than a similar stock which is listed on an exchange, without ready access to the investing public."

To make allowances, therefore, for the lack of marketability or illiquidity of such shares, the courts have over the last three decades allowed a discount from the value otherwise determined for such shares known as a discount for "lack-of-marketability" or "non-marketability." The question of fact having been determined, then, the question of degree next arises. Before turning to quantification however, let us define some terms, and examine various "subsidiary discounts."

Subsidiary Types of Discounts

To start with, we must distinguish here between a discount for non-marketability or lack-of-marketability of a security due to illiquidity (absence of a ready market), as opposed to a discount due to "blockage."

On occasion, oftentimes involving estates of founders of sizeable publicly held companies, a block made up of a large number of shares may be claimed to have a fair market value lower than quoted market value, since in the eyes of the estate, the attorney or the valuation expert, the block is of sufficient

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size to affect the market in those shares adversely, if sold at that time.

Decisions of the Tax Court have permitted discounts for blockage over the past two decades, although with the increasing trading volume on stock exchanges in recent years, the depressing effect of the sale of a large block of shares on a given market may be more difficult to prove. In any case, in its Estate Regulations, the Treasury has acceded to the concept of blockage.

One should note the difference between the non-marketability principle and that of blockage as applied to shares of stock. The latter arises only when there is indeed a public market for the security in question — on an exchange or over-the-counter — and has to do with the *size* of the block of shares relative to the trading volume in those shares.

The theory of blockage is that the ongoing market for the shares would be depressed with the offering of a block of such size. Added to the normal supply of shares regularly coming into that marketplace, the block would at time of sale have a stultifying impact on normal pricing of the shares (e.g. Saul T. Steinberg — 46 TMC 1238 (1983)). Shares which have active public markets and relatively substantial volume of trading are less likely to warrant large discounts than in situations when the shares are seldom traded, or which have only "thin" markets for the shares.

On the other hand, the non-marketability concept arises from illiquidity, in cases of shares which are closely held, and which lack an active, steady or available market. Thus, a large block of a closely held company could not be said to cause blockage, since there is no active market for the shares — however large the block in question — with no market price to be affected. In such a case, of course, a non-marketability discount however could be allowed. As contrasted with blockage theory, the *size* of the block per se, would not be the basic reason for such a discount.

In the 1960s and early 1970s particularly, so-called "letter stock" proliferated, offering a special example of a discount for a very real reason, *restriction* in a stock's marketability. Blocks of such stocks usually called for non-marketability discounts of from 30 to 60 percent, arising from what could be termed a so-called "restriction discount." These letter stocks consisted of sizeable blocks of equities which *did* have a market (oftentimes over-the-counter), which were not registered with the Securities Exchange Commission, but were stamped as representing a long-term investment, and therefore, unsalable for a period of two years. They fell out of investment fashion in the middle 1970s.

There are other types of restriction discounts applicable to both publicly held and closely held securities. Principal among the restricted-stock groups are those who are special "control person" owners of publicly held firms, who to sell any sizeable blocks of the stock must first have the stock registered, at the cost of oftentimes considerable money and time.

Because the *liquidity* and marketability of the block of stock owned is thus reduced, restriction discounts have been sought or expected in placing a fair market value on such a block. Tax Court decisions in such cases most often *combine* the restriction discount with several other discounts in arriving at an overall non-marketability discount, rather than allow a double discount for the restriction and the resultant lack-of-marketability. Hence, the size of the restriction discount by itself is most often hard to isolate in such cases (e.g. Estate of Clarence J. Grootemat — 38 TCM 198 (1979)).

When restrictions are added to the liquidity problems of a closely held security, the discount result can be trenchant. Already burdened with the lack of ready market for its shares under even untrammeled circumstances, the presence of a prior restriction on the stock in question can only add fuel to the already-burning discount fire (e.g. Virginia Z. Harwood 82 T.C. No 23 (1984)).

Restrictions do have the advantage, of course, of being removable under some circumstances, but lacking such hope of relief, they can be potent factors in increasing the lack-of-marketability discounts in such situations.

Minority Interest

There is another type of discount often applied to a block of closely held stock which by its small relative size as compared to company capitalization represents a minority interest in the company that is to be valued. Such minority shares of closely held firms are considered in practice (and by many courts) to carry almost an automatic lack-of-marketability discount, with discount applicability a matter of degree, not of kind.

It is fairly evident that the reason for allowing a discount when valuing shares which represent a minority interest in closely held shares runs along the same line as that for non-marketability discount as discussed earlier — but with several additions. First of all, those shares could probably not be sold at the same price at which publicly held shares with generally similar financial results (earnings, dividends, book value, etc.) could be sold. Second, as compared with a control block of shares, the minority block would undoubtedly sell for less partly because of the block's powerlessness to affect the company's ongoing future in any substantive way. (Indeed, a review of the last two years of takeover and leveraged buy-out activities could lead to the somewhat cynical conclusion that the minority block stockholder even in public companies could almost be classed as a second-grade or lower-tier corporate citizen, with the value of his shares discounted well below those shares representing control.)

CHART 1

Minority Interest Discount Citations

Citation	Discount	Taken From:
14 T.C. 611 (1950)	25%	Book Value
19 T.C.M. 281 (1960)	20%	Discounted Net Asset Value
46 T.C. 461 (1966)	30.4%	Book Value
48 T.C. 86 (1967)	84%	Book Value
28 T.C.M. 783 (1969)	25%	Discounted Net Asset Value
31 T.C.M. 814 (1972)	33%	Appraised Value of Controlling Shares
35 T.C.M. 1389 (1976)	25%	Appraised Value
36 T.C.M. 375 (1977)	10%	Appraised Value
69 T.C. 32 (1977)	15%	Appraised Net Asset Value
43 T.C.M. 427 (1982)	50%	Appraised Value

In the case of minority interest discounts, court decisions would not seem to favor two separate discounts, i.e. for minority interest as well as non-marketability. They generally show only the single discount, rather than breaking the discount down into two figures. Examination of court decisions indicates that minority interest more and more is being regarded as an important discountable factor by the courts, leading to and almost axiomatic with impaired marketability. Minority interest can often increase the size of the overall discount allowed by considerably more than just the lack of a market for the shares. In addition, some courts apparently feel that lack of liquidity or non-marketability can be remedied by various methods, while a minority interest situation cannot.

One other point should be mentioned here as related to a block of minority shares. The non-marketability principle can be applied to shares which represent control as well as to minority shares. A control block could thus also suffer from non-marketability like the minority interest block, but would be free of the burden of the discount inherent in the minority position.

Indeed, the courts have been known to separate these concepts, and to allow two separate discounts (Whittemore vs. Fitzpatrick 127 F. Supp. 710 DC Conn 1954). More frequently, the court will place its emphasis on one concept or the other, and allow only a single discount. For example, in Central Trust Company (op. cit. 1962) the Court of Claims discussed lack-of-marketability, and then stated that "a consideration of this factor is appropriate, especially where as here only a minority interest is involved."

We have made a recent analysis of about a dozen leading Tax Court cases featuring minority discounts, from 1950 to 1982. Our analysis indicates that the size of the minority discounts allowed ranges from 10 percent to 35 percent, depending upon a number of factors. The median figure for the 10 cases was a 25 percent discount for minority interest. This discount size can be compared to our later chart on the trends in non-marketability discounts over a similar period. (See Chart 1.)

As we have noted, so-called minority interest discounts can vary sharply in size. Depending on the nature of a given

CHART 2

Valuation Pricing Decisions by the Tax Court, 1969 - 1984
(selected cases related to lack of marketability)

Date of Decision	Case	Amount of Discount	Taken from Discount/ over Premium	For	Citation
1969	*Estate of Gregg Maxcy* Valuation of Capital Stock: 8/10/61 (a) 5/24/63 Judge Forrester - Estate Tax	15%	Net Asset Value	Lack of Marketability	28 T.C.M. 783
1973	*James R. Williams* Valuation of Common Stock: 9/1/66 12/18/67 Judge Tietjens - Gift Tax	15%	Appraised Value	Lack of Marketability	32 T.C.M. 759
1973	*Estate of Donald M. Hayes* Valuation of Common Stock: 6/24/67 Judge Hall - Estate Tax	25%	Appraised Value	Lack of Marketability	32 T.C.M. 1102
1976	*Estate of Victor P. Clarke* Valuation of Capital Stock: 5/2/69 Judge Sterrett - Estate Tax	20%(b)	Appraised Value	Lack of Marketability	35 T.C.M. 1482
1978	*Estate of Tully v. U.S.* Valuation of Common Stock: 3/7/64 Judge Fletcher - Estate Tax	20%	Appraised Value	Lack of Marketability	78-1 U.S.T.C. 13,228
1978	*Estate of J. E. O'Connell* Valuation of Common Stock: 4/8/73 Judge Dawson - Estate Tax	30%	Appraised Value	Lack of Marketability	37 T.C.M. 822
1978	*Richard O. Wheeler* Valuation of Debentures: 5/23/62 Judge Irwin - Income Tax	25%	Face Value	Lack of Marketability	37 T.C.M. 883
1978	*Richard O. Wheeler* Valuation of Common Stock: 5/23/63 Judge Irwin - Income Tax	10%	Face Value	Lack of Marketability	37 T.C.M. 883
1979	*Estate of William T. Piper, Sr.* Valuation of Common Stock: 1/8/69 Judge Tannenwald - Gift Tax	35%	Discounted Net Asset Value	Lack of Marketability	72 T.C. 88
1980	*Rudolph H. Maris* Valuation of Common Stock: 12/23/74 5/12/75 Judge Dawson - Gift Tax	30%	Earnings Per Share	Lack of Marketability	41 T.C.M. 127
1981	*Campbell, Jr. v. U.S.* Valuation of Common Stock: 11/29/68 Judge Wiese - Income Tax	43%	Appraised Value	Lack of Marketability	81-1 U.S.T.C. 9450
1982	*Wallace v. United States* Valuation of Non-Voting Common Stock 10/16/72 11/1/72 Judge Keeton - Gift Tax	50%	Appraised Value	Lack of Marketability	44 T.C.M. 258
1982	*Maalpin v. United States* Valuation of Gas Royalty Interests: 1/5/76 Judge Senter, Jr. - Estate Tax	10%	Appraised Value	Lack of Marketability	82-2 U.S.T.C. 13,490
1982	*Capital City Excavating Co., Inc.* Valuation of Common Stock: 12/31/75 Judge Hamblen - Excise Tax	10%	Net Asset Value	Lack of Marketability	47 T.C.M. 1527

(a) Petitioner(s)'s Expert Witness (b) Court's Appraisal [illegible] span was about 35 percent — and the ranges were widening, with the high end rising from 25 to 35 to 50 percent over the three periods. Without attempting to place absolute, statistical reliance on the array, this would seem to us to indicate a more liberal view (or a more practical one, or a more flexible one) of the significance of marketability and liquidity in the fair market valuation process by the Tax Court.

The Key — Lack of Liquidity

It should be clear that such discounts for lack-of-marketability and minority interest are an integral part of the fair market valuation process today. As for the general principle of lack-of-marketability however, and the applicable discounts therefor, it should be remembered that *anything* which adversely affects the liquidity, the salability or the marketability of the security in question must reduce the value of that security by some degree. "Lack-of-marketability" can have many causes (such as, say, minority interest) but the effect of the investor's *perception of a weaker liquidity* of the security is the governing point, not its powerlessness or other inherent disadvantages. Minority interest is therefore a subset of lack-of-marketability, as are blockage discounts or restriction discounts, since they *all work to reduce the liquidity or salability of that particular block of stock* to some further degree, even beyond the discount inherent in the closely held character of the equity.

The IRS' View

We have glimpsed from the above analysis that lack-of-marketability discounts for closely held company stock are *qualitatively* part of the valuation fabric, and that *quantitatively* such discounts seem to be somewhat larger today than was true of them 15 years ago. Further, the discount more and more seems to be taken from appraised value, rather than from asset value, book value or other benchmarks.

Our practice and that of other valuation appraisers plus court decisions, (including Tax Court results) would seem to bear out these broad conclusions rather clearly. Non-marketability discounts today then would seem a standard part of the valuation mechanism — if such a subjective discipline may be said to possess such an attribute. Most professional texts on the subject would seem to agree with real-life valuation practice and with Court decisions as to the application of reasonable numerical discounts applied to the appraised value of a closely held security in reaching an acceptable final price-point, which is fair market value.

The IRS, however, edges away from the subject, and seeks to avoid placing any limits or measures on the degree or extent of any discount for non-marketability. In the *IRS Valuation Guide (1982)*,[2] (a course for IRS agents in valuation concepts and techniques for income, estate and gift taxes), the IRS text comes out with a strong prohibition against specific rules of thumb or flat percentages as to lack-of-marketability discount, and goes on to say, "in no case should arbitrary percentage discounts be resorted to as an answer to the claim of lack-of-marketability."[3]

Following the strictures of Revenue Ruling 59-60, the IRS contends there are an infinite variety of pertinent factors affecting a stock's fair market value, and that marketability — or lack thereof — is only one of them. Therefore, the agent is cautioned to judge each situation on a case-by-case basis.

The IRS does agree however, that on closely held company stock, substantial discounts are often called for, based on lack-of-marketability. It is important to note that in this context, the *Valuation Guide* also points out, "it is axiomatic that the value of a stock is reduced by anything which tends to reduce its marketability."[4]

The IRS *Guide* does point up succinctly the subjective nature of the fair market valuation process, while at the same time admitting that lack-of-marketability is indeed a factor which can impinge itself significantly upon a price-point in reaching a fair market value. In this regard, the IRS *Guide* has this thought-provoking paragraph: "The extent, however, to which any restriction or limitation on marketability will reduce the value of a specific stock as of a certain date is entirely a matter of opinion. Appraisers can therefore let their conscience be their guide in reducing values for the all-encompassing factors of marketability."[5]

They do hint that there are more effective ways to deal with arguments about marketability, reducing the value of a stock, such as to "indicate that (the agent) has taken it into consideration in (his) overall appraisal of the stock,"[6] and, for that reason, has applied a conservative capitalization rate, or lesser weights for certain other financial factors, or lower multiples — all this without actually admitting that a numerical lack-of-marketability discount should be applied to an indicated or calculated equity price.

Summary

In the past three or four years, the liquidity of the U.S. economy as a whole has vastly improved, and this new factor is reflected in almost all types of financial markets. It would be very much to be expected, therefore, in valuing closely held securities, that a tendency toward greater discounts in these times would be observed, especially if that discount were occasioned by a perceived lack of today's quite common liquidity.

Thus, the lack-of-marketability discount has not only gained acceptance in recent years, but has become an integral part of the intrinsic and extrinsic calculations that comprise standard and accepted methods in the fair market valuation of a closely held security.

The foregoing analysis, therefore, indicates rather clearly that while a case-by-case approach must be made in each valuation, a lack-of-marketability discount is as much a part of basic appraisal calculations today as is the price-earnings multiple. Its widening qualitative acceptance has led in recent years to certain benchmarks or ranges of quantitative application of such a discount, in the continually refining fair market value process. □

Philip W. Moore is president of J. & W. Seligman Valuations Corporation, which conducts fair market valuation studies of closely held and family-owned companies and securities.

A financial and management consultant for more than 35 years, Moore has published a number of professional articles and several books on technical management and financial subjects. He has also had extensive experience as an expert witness in valuation cases, including a number of cases in Tax Court.

FOOTNOTES

[1] Such blockage discounts vary in magnitude, but can run in size from 3 percent to as much as 50 percent of the block's value. We have examined 15 Tax Court cases from 1950 to 1983, and the blockage discount varied from 4 percent to 52.9 percent.

[2] *IRS Valuation Guide for Income, Estate and Gift Tax* (IRS Appeals Offices Valuation Training Programs) Published by Commerce Clearing House, Inc. Chicago, Ill. *Estate and Gift Tax Reports*, May 1982; 220 pages.

[3] op. cit. p. 126

[4] op. cit. p. 127

[5] op. cit. p. 128

[6] op. cit. p. 126

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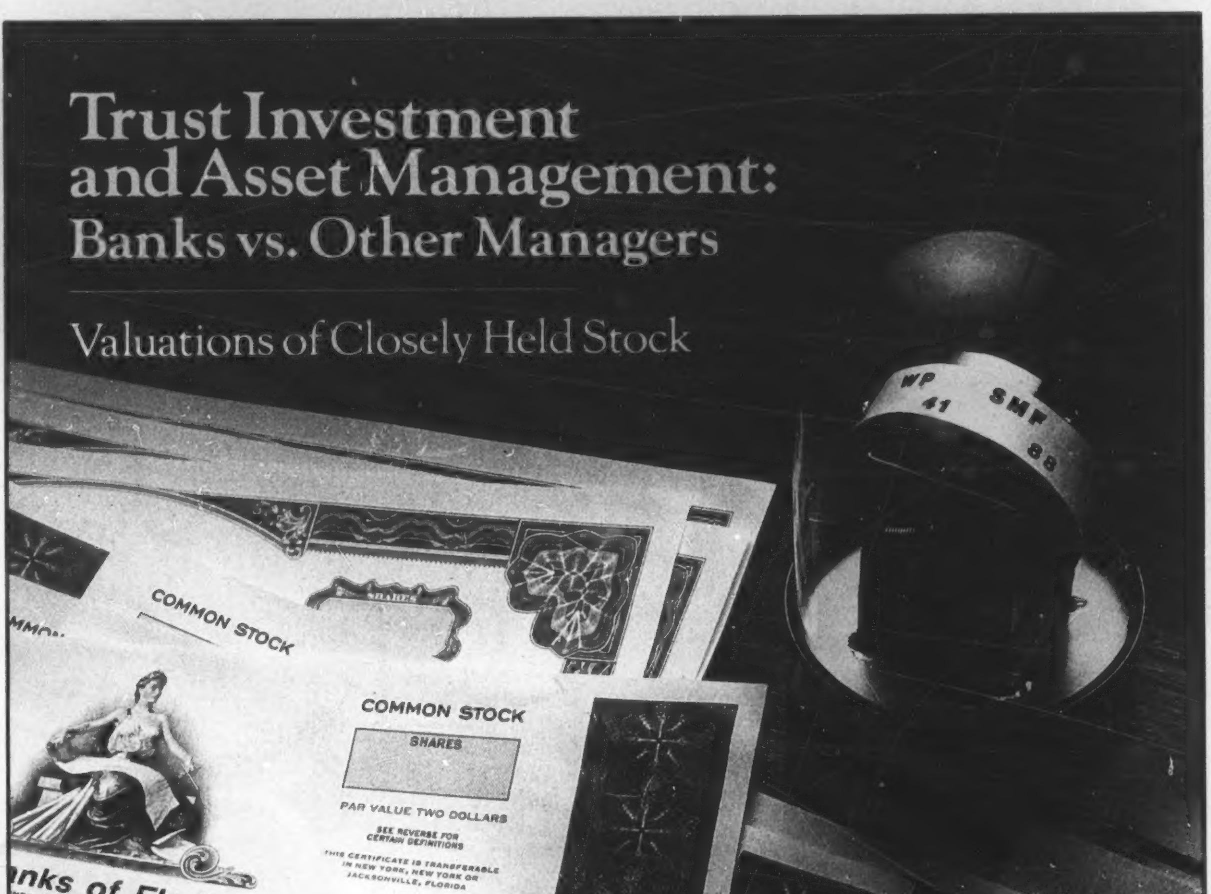
MAY 1987

Trust Investment and Asset Management:

Banks vs. Other Managers

Valuations of Closely Held Stock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TRUSTS & ESTATES

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MAY 1987

TRUST INVESTMENT AND ASSET MANAGEMENT

10 / **Congress Acts to Limit Section 2057**
New legislation would close the loophole — *Roy M. Adams*, *Thomas W. Abendroth*

12 / **Managing Images**
An introduction to this month's theme — *George W.P. Atkins Jr.*

14 / **Tackling a Turnaround**
Northern Trust shifts from a product orientation to a market orientation philosophy of investment — *Michael S. Klim*

20 / **Improving the Process**
Establish individualized consultation and investment risk management procedures — *S. Richard Filisky*, *Bruce M. Joseph*

28 / **Selling Bank Advantages**
Bank investment management for the individual is effectively delivered by close interaction of the sales and investment staffs — *William F. Ottinger*

35 / **Data Denies 'Myth of Mediocrity'**
Study confirms that bank trust departments are competitive asset managers — *Thomas S. Stewart*

40 / **Choosing the Right Assets**
The right mix depends on the client's psychology and the returns themselves — *Owen M. Quattlebaum*

---

45 / **Estate Risks and the Small Business Owner**
An estate or retirement plan could be foiled by personal liability for business debt — *Joe Hammer*

50 / **Questions and Answers On Estate Planning and Administration**
Answers to readers' questions — *Roy M. Adams*

54 / **Valuations and Control of the Corporate Enterprise**
Voting control of a block of closely held stock is important in calculating its fair market value — *John A. Stann*

TRUSTS ESTATES

COVER

New portfolio strategies and customer-oriented marketing techniques are the focus of those involved in trust investment and asset management, as they prove once and for all that bankers are competent money managers. Cover photo courtesy of Barnett Banks of Florida, Inc.

DEPARTMENTS

60 Ad Index
4 Commentary
58 Law & Life Insurance
60 Meetings & Conventions
56 Philanthropy & Estate Planning
6 Trends & Developments

Data Denies 'Myth of Mediocrity'

Continuing study provides across-the-board results that bank trust departments meet or surpass the performance of other managers

By **THOMAS S. STEWART**
President
Provident National Bank
Philadelphia, Pa.

"Study Shows One of the Best Kept Secrets Among Investment Professionals"
"Bank Investment Advisers Finally Get Some Respect"
"Bank Trust Departments Gaining New Reputation as Effective Money Managers"
"Bank Investments Outperform Advisers"
"Banks Hold the Hot Hand in Portfolio Management"
"Guess Who the Top Investment Managers Are Now?"
"Forget Hot Shot Financial Advisers and Mutual Funds. New Figures Show Your Assets May Grow Fastest Under Bank Management"

Those are just some of the headlines that have appeared over the past three years in publications around the country, ranging from the *Wall Street Journal* to the *Philadelphia Inquirer* to *U.S.A. Today* and *Medical Economics*. As a result of the efforts of the American Bankers Association, the word is beginning to get out: Banks do perform as well as or better than competing asset management firms such as mutual funds, investment advisers and insurance companies.

For the third consecutive year, the Asset Management Committee of the American Bankers Association commissioned the Silver Spring, Md. firm of CDA Investment Technologies, Inc. to conduct a study which would uncover the true performance record of bank equity managers vis-a-vis the competition.

During recent years, bank investment managers have had to struggle with a negative public perception — that they are poor performers when it comes to investment returns. We were thought to be stodgy, conservative investors. But bank investment managers themselves have felt this "myth of mediocrity" to be groundless and, once again, the CDA study has confirmed that indeed, it is a myth.

Before looking at the actual results, certain facts must be taken into account when evaluating bank performance: (1) A reasonable portion of investment assets under bank management (i.e., trust accounts) must be kept in relatively low-risk investments; (2) Parties involved in a trust often have different investment objectives; and (3) Steady — not sporadically spectacular — performance is usually the bank's goal.

Banks compared favorably and exhibited greater consistency among managers than did mutual funds and investment advisers.

With those considerations in mind, it is even more gratifying to see that bank equity funds performed so well compared to the competition.

Survey Results

The 1986 study compared 306 bank-managed equity funds, 83 insurance company separate and variable accounts, 370 growth and growth-and-income mutual funds and 369 investment advisory accounts, with combined assets of $577.4 billion. This is a larger, more representative survey than that of the two prior years, both in terms of the number of accounts measured and the market value of the combined assets of the accounts. The universe is selected by the CDA firm with the intention of identifying funds which have similar objectives and are comprised mostly of equities — to make comparisons meaningful and accurate.

As in previous years, bank trust departments continue to meet or surpass the performance of insurance companies, mutual funds and investment advisers in managing their client's money.

"Banks compared favorably and exhibited greater consistency among managers than did mutual funds and investment advisers," said Robert Levy, president of CDA. "For example, the three-year median returns shows that a typical bank outperformed 59 percent of all managers, while the five-year medians show a typical bank outperformed 53 percent of those managers," Levy said.

The CDA study proves that banks' strong investment performance is a fact, not a fad. Any lingering criticism inferring that banks are poor investment managers is finally erased by the across-the-board results of this study and the study from the previous two years.

Any lingering criticism inferring that banks are poor investment managers is finally erased by the across-the-board results of this study.

Several major findings can be extracted from the study:

1. Banks and insurance companies had higher annualized rates of return for the three- and five-year periods, compared to mutual funds and investment advisers.
2. Banks performed well during the most recent stock market cycle. That is, they declined less than others during the bear market phase and increased in line with other types of managers during the bull market portion of the cycle.
3. Banks showed greater consistency among managers. That is, there is less variation in performance than other classes of managers. Thus, relying on a bank for investment management increases the likelihood of a more predictable result. (See Table 1.)

TABLE 1

Annualized Rates of Return for Periods ended 12/31/86

	3 yrs.	5 yrs.	10 yrs.
Banks	17.6%	19.3%	13.7%
Insurance Companies	17.4	19.6	13.9
Mutual Funds	14.6	17.6	13.8
Investment Advisers	16.2	18.4	n/a
S&P 500	18.4	19.8	13.8

Source: CDA Investment Technologies, Inc.

Changing Perceptions

It is the opinion of the ABA that this need for clarification of bank investment performance is a long-standing problem. It is something that must be addressed year after year with the greatest emphasis being placed on the *communication* of the study's results. To that end, the current ABA plan is to use the data in several ways:

1. The results of the study are being included in the ABA's legislative efforts. By demonstrating the highly competitive investment results achieved by bank investment managers, the ABA will attempt to prove that it is in the consumer's best interest to allow banks to receive expanded powers, such as in the area of directly offering mutual funds.
2. The financial press is receiving press releases on the study as well as full copies of the report. This effort is being stepped up this year and resulting press coverage is being tracked more closely.
3. Employee benefit and investment consultants are being notified of the results to enable them to become more familiar with bank performance, in hopes that they will include banks among the managers they recommend.
4. Plan sponsors and administrators of the companies in the Fortune 1001-2000 range are being apprised of the results, with the thought that they may be a receptive audience to bank investment management.

All of these efforts by the ABA are certainly beneficial to our industry, but in order to make a meaningful difference in one bank's marketplace, it is critical for bankers to get the message out in their own way. Particularly if a specific bank has better performance numbers than the averages used in the study!

The ABA provides the study as a service to its members. With the results of the study in hand, it can serve as a powerful marketing tool and should be used as such.

Local Marketing

What are some ways you can use it? Get a copy of the release describing the study (call Mary-Liz Meany at the ABA: 202-663-5465) and deliver it to your local paper with a cover letter from your trust department manager, describing your own bank's performance — if you are comfortable with it — or some other angle that adds a local element to the study. Better yet, offer to write an article for a local publication using the results of the study as a theme. Local publications, especially small community papers, are always in need of copy for their next deadline. And once it appears, you can reprint it with their permission, and hand it out or mail it whenever appropriate.

Run an advertisement highlighting the study or make available to your clients and prospects a summary sheet which lists your bank's investment performance compared to the averages in the study. We do that at Provident as part of our ongoing presentation of investment performance and right now, these sheets are on display in the frames we have placed inside our building elevators. After all, our first target of communication has to be our own employees to whom we disseminate information consistently, through in-house newsletters, article reprints and performance bulletins.

And don't restrict such communication to the officers in your trust department only! Everyone from senior management to lending officers to branch personnel has important client contact and should be aware of your investment abilities so that they, too, can be spreading the word of your competence.

Just as you should communicate consistently with your staff (repeat, repeat, repeat) you must tell your clients of your success and the methods used to achieve them. Although many of your clients may be more interested in your personal service than they are in their actual investment returns, it is important that you make the effort to tell them about their investments. One way to reach them may be through their attorney — another vitally important audience for your communications effort.

Use Attorneys

As mentioned in the March Trusts & Estates article by David Nutt of U.S.

> *Be sure your management understands the importance of a professional investment product and that it is well articulated and presented.*

Trust, many attorneys view themselves as investment consultants to their clients — just as the Frank Russell group is in the pension field. They need to be well-informed of the investment capabilities of the firms they recommend to clients, feeling comfortable with the performance, the method used to achieve that performance and the relative standing of the managers vis-a-vis their competitors. Once again, the CDA investment performance study can be an effective tool in communicating and building a relationship with this all-important center of influence.

This may be just the right audience that would appreciate hearing some explanation behind the achievement of the bank performance, as noted in the study. In the recent market cycle, traditional trust department-type investing has paid off handsomely, as the larger Dow Jones-type stocks have far outperformed the small cap stocks. Secondly, going forward, the trust department's orientation toward *investing for income* will be just as advantageous as *investing for capital gains*, since the new tax law regards both equally from a tax perspective.

Using such points as part of your marketing effort to attorneys (and CPAs and financial planners) is likely to be well-received. Good marketing efforts will be respected by law firms, particularly, as they themselves continue to engage in strategic planning to expand their businesses.

Emphasize Quality

What if your investment numbers are not as good as the averages and you feel uncomfortable highlighting the quantitative side of your business? If that is the case, you should emphasize the qualitative aspects of your investment services. Be sure your management understands the importance of a professional investment product and that it is well-articulated and presented. Be sure

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Different clients have vastly different investment objectives and although the best rate of return may not be necessary to meet a client's objectives, it is a difficult job for sales professionals to compete today without strength in the investment area. With the competition that exists for consumers' investment dollars today a solid investment product is needed to retain business you already have as well as to gain new business. Without it, there are plenty of other organizations that will win investors' dollars by eagerly pursuing them with a commitment to a successful investment process.

Fortunately, for some bank trust departments particularly small and medium-sized departments, there are several alternatives available which can lend support to an institution's investment capability.

At Provident we have spent more than 20 years building an investment team with a well-articulated philosophy of value-oriented investing. We have made a commitment to creating a strong investment research group as well as a cadre of portfolio managers. Our next step is to form a funds management unit, which will manage a complete, diversified family of common trust funds for all PNC Financial Corp. affiliates and their clients. This is feasible and expected for an organization our size, but it may not be practical for many organizations.

Companies such as PNC are in the business of sharing their investment expertise for a fee — either by selling the original research they produce or actually advising the client bank on its portfolio management. Some organizations (including PNC) are even in the business of actually managing a piece of another bank's client portfolio (sort of a subcontractor relationship.) Bankers should assess their own in-house investment capabilities and determine whether they should buy services from other institutions.

There are excellent alternatives available today and many banks have taken advantage of them. The purchase of mutual funds managed by other companies is just one example of the way banks are buying investment services today. This is very acceptable practice, both from a regulatory point of view as well as from the client's standpoint. It is essential for the institution that wants to offer a broad array of diversified investments to satisfy clients' needs, but doesn't have the resources to offer its own family of funds.

What alternatives lie ahead? We have already seen several banks establish commingled funds for IRA investing, which are also registered with the Securities and Exchange Commission. We are seeing some states offer legislation that allows interstate and intrastate investment in common trust funds, within a bank holding company. And we are seeing more and more banks get their feet wet in the mutual fund business by serving as the investment adviser to a fund's distributor. All of these are possible ways for an institution to provide investment strength. There are numerous other alternatives.

As you know, the bank component of the CDA study is comprised of 306 commingled funds managed by bank trust departments. In my opinion, it is the common trust fund vehicle that provides one of the very best investment opportunities to the affluent investor. The pooled fund offers full-time management, excellent diversification and economies of scale. At Provident, we encourage all our clients to consider investing in the funds and we showcase the funds as our premier investment vehicles. ☐

> *We encourage all our clients to consider investing in the funds and we showcase the funds as our premier investment vehicles.*

Thomas S. Stewart is an Executive Vice President in charge of the Trust Division of Provident National Bank, Philadelphia. He is coordinator of all trust activities for PNC Financial Corp. and is Chairman of the Asset Management Committee of the American Bankers Association.

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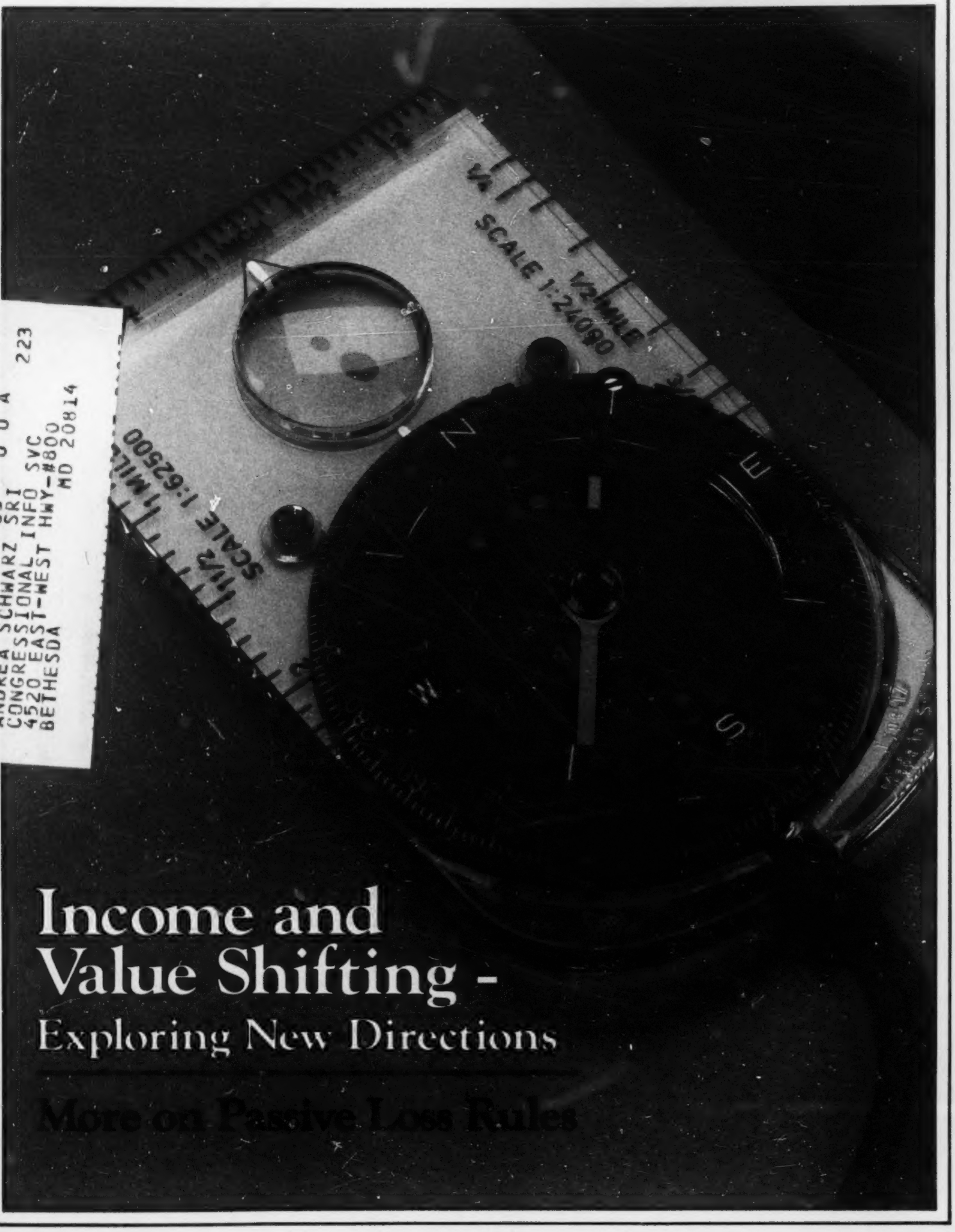

Income and Value Shifting -

Exploring New Directions

More on Passive Loss Rules

TRUSTS & ESTATES

Volume 126, No.10

Estate Planning and Administration Since 1904

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INCOME AND VALUE SHIFTING — NEW DIRECTIONS

10 / **New Rules Create New Problems**
Income shifting may become less attractive to many, but value shifting is alive and well since TRA '86
Howard M. McCue III
Daniel W. Luther

19 / **The Illusionary Lever**
The chance to leverage the GSTT exclusion disappears when the time value of money is taken into account
David M. Donaldson

---

25 / **Coping With A New Threat**
Recent liability cases have forced fiduciaries to reassess their business practices and conduct
Roy M. Adams
Carter Howard

37 / **Passive Activity Losses May Be The Final Blow To Tax Shelters**
Congress enacts hard-hitting rules in order to decrease the flow of money into tax shelters
Glenn E. Davis

41 / **Evaluating Trust Software**
A systematic evaluation process is necessary when choosing a system which will affect clients
Patrick W. Prill

46 / **Communication is the Key to a Good Trust Relationship**
Innovations in desktop publishing create new marketing opportunities for trust departments
Dan Danford

48 / **Videotaped Wills: More Than A Testator's Curtain Call**
The use of audio-visual recording can remove contests to the written document
William R. Buckley

TRUSTS ESTATES
More on Passive Loss Rules

COVER

This month we examine the new directions in income and value shifting which fiduciaries and financial planners can follow when building a comprehensive financial plan for clients. Cover photo courtesy of the Silva Division of Johnson Camping, Inc. Binghamton, New York.

DEPARTMENTS

60 Ad Index
4 Commentary
54 Law & Life Insurance
50 Litigation Notes
59 Meetings & Conventions
6 Trends & Developments
58 Trust Taxes

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BPA

Commentary

Exploring New Territory

No matter which direction an explorer travels, magnetic north always remains constant. It is much the same for fiduciaries. There are many avenues and paths to pursue when seeking to lay out the best financial course for a client, but magnetic north, the fiduciary's responsibility to prudently supervise and manage his or her client's assets, always remains constant.

With this goal in mind, we examine in this issue some of the new directions in income and value shifting which fiduciaries and financial planners can follow when building a comprehensive financial plan for their clients.

In their article, "Income and Value Shifting: New Problems, Approaches and Techniques After TRA '86," Howard M. McCue III and Daniel W. Luther of Mayer, Brown & Platt in Chicago report that the Act has had "significant adverse impact" on many of the techniques for income and value shifting which were popular under the old law.

The authors survey some of the old and new approaches and techniques available and conclude that, while some old techniques are no longer viable, some others have continued utility and some new techniques require consideration. According to the authors, "Income shifting may become less attractive to many, but value shifting is alive and well."

An "illusionary and disappearing" lever is examined this month by David M. Donaldson of Ropes & Gray in Boston. His article on Generation-Skipping Transfer Tax and Charitable Lead Trusts states, "When one takes the time value of money into account at a reasonable discount rate, the 1986 Generation-Skipping Transfer Tax, as originally enacted, did not provide an opportunity to leverage the GSTT exclusion; in most cases, the donor would be wasting the exclusion by combining it with a charitable lead trust.

The author states that the Technical Corrections Bill, which is now pending in Congress, would only make matters worse in that it will have the effect of making charitable lead trusts, which terminate in favor of grandchildren uneconomic from a tax standpoint.

Not only must fiduciaries be prudent when dealing with their client's assets, they must also be cautious, as evidenced by the recent barrage of claims, court decisions and out-of-court settlements resulting in enormous damages against various institutions for alleged misconduct. This growth in fiduciary liability claims is examined this month by Roy M. Adams and Carter Howard of Schiff Hardin & Waite in Chicago.

As stated in the article, "These decisions evidence a growing trend of courts and juries to hold corporate fiduciaries to a higher standard of conduct, and to penalize them severely if their conduct has fallen short."

The authors give us a checklist to anticipate and avoid later conflicts and to highlight potential problem areas. ☐

Law & Life Insurance

The growing prospect of increased life insurance sales by depository institutions raises questions on differing life insurance producers

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Recently published research regarding the sale of insurance by banks or savings and loans will be instructive to the banking industry in general.[1]

A survey of insurance sales of depository institutions was sent to 100 of the largest banks and 100 of the largest savings and loan associations in the United States. The amount of assets was the factor used to measure size. Thirty four useable responses were obtained from the banks surveyed and 41 useable responses were obtained from the savings and loan associations.

Tables 1 and 2 illustrate the size and location of the respondents. As shown, the majority of the bank respondents were Eastern or Midwestern institutions with less than 10 billion dollars in assets. For the savings and loan respondents, over 90 percent had less than 10 billion dollars in assets, but the geographical distribution was more balanced.

The 200 financial institutions were asked a series of five questions about their present or anticipated activities with regard to four kinds of insurance: Life, Property, Liability, and Health. Tables 3 and 4 display a categorized summary of the information obtained from the respondents.[2]

It is interesting to note that sales of all types of insurance by banks are much more closely associated with the granting of credit than are such sales by the savings and loan institutions. On the other hand, the savings and loan associations seem much more ready to move into insurance sales related to the marketing of financial planning services than do the banks. This is somewhat surprising since one generally associates such financial planning services with banks and bank trust departments rather than with a savings and loan association.

The growing prospect of increased life insurance sales by depository institutions raises a question about the role

Table 1

Size of Assets*

	Banks	S&Ls
Less than 5 billion dollars	32.4% (11)	73.1% (30)
5-10 billion dollars	47.1% (16)	17.1% (7)
11-20 billion dollars	8.8% (3)	4.9% (2)
21-30 billion dollars	2.9% (1)	4.9% (2)
31-40 billion dollars	0.0% (0)	0.0% (0)
Greater than 40 billion dollars	8.8% (3)	0.0% (0)
*Frequencies in parentheses	n = 34	n = 41

Table 2
Geographical Location*

	Banks	S&Ls
East	44.1% (15)	17.1% (7)
Midwest	23.5% (8)	39.0% (16)
South	8.8% (3)	14.6% (6)
Southwest	8.8% (3)	7.3% (3)
West	14.7% (5)	22.0% (9)
*Frequencies in parentheses	n = 34	n = 41

of the the differing kinds of professional life insurance producers.

Life insurance policies are no longer easy concepts to understand, explain or compare. Although the unbundling of the various internal policy factors such as interest crediting rates, mortality charges and expense loading charges creates the appearance of an easy comparison based upon a clear understanding of those factors, quite the opposite is actually the case.[3] The producer making the comparison must be sophisticated enough to discover the assumptions upon which the life insurance policy series, and the illustrations which market it, are based.

For example, in determining the credited rate of interest on a policy, does the insurer measure the earnings based upon the "new money" rate or the "portfolio" rate? The portfolio rate concept accumulates a large group of years or a group of products and credits interest to that group of products or the policies from that group of years based upon the average return for the group.

The new money rate concept segregates each year's investments as a separately identified portfolio and credits interest to the related products group based upon that year's portfolio.

Depending upon whether interest rates are falling or rising one method will usually out perform the other. Similar issues arise with regard to mortality charges and loading expenses.

Depending upon whether interest rates are falling or rising one method will usually out perform the other. Similar issues arise with regard to mortality charges and loading expenses. The quality of the guarantees in the policy contract if the illustrated assumptions are not met can also be of significant importance. The consumer should also be advised with regard to the quality of the company.

Professional Training Needed

The question to be asked is whether such sophisticated presentations and comparisons can be made without professional insurance training and education. Without such training can a bank employee perform the insurance marketing equivalent of due diligence

Table 3

Insurance Sales Results (frequencies)*

	Life		Property		Liability		Health	
	Banks	**S&Ls**	**Banks**	**S&Ls**	**Banks**	**S&Ls**	**Banks**	**S&Ls**
1. Do you currently sell?	28(6)	35(6)	13(21)	28(13)	11(23)	19(22)	19(15)	19(22)
2. If yes, with loans?	23(5)	25(10)	9(4)	16(12)	8(3)	9(10)	15(4)	10(9)
3. Sell or contemplate with financial planning services?	20(14)	31(10)	13(21)	21(20)	11(23)	17(24)	9(25)	14(27)
4. Sell or contemplate as a separate product line?	20(14)	31(10)	16(18)	28(13)	13(21)	23(18)	14(20)	17(24)
5. If no, why not?								
a. Legal restrictions								
b. Current corporate policy	7	5	9	5	11	2	7	3
c. Other	6	5	8	8	10	14	8	17
	1	0	1	0	0	2	5	4
*"No" answer frequency in parentheses	n = 34	n = 41	n = 34	n = 41	n = 34	n = 41	n = 34	n = 41

Table 4

Insurance Sales Results (percentages)

	Life		Property		Liability		Health	
	Banks	**S&Ls**	**Banks**	**S&Ls**	**Banks**	**S&Ls**	**Banks**	**S&Ls**
1. Do you currently sell?	82.4%	85.4%	38.2%	68.3%	32.3%	46.3%	55.9%	46.3%
2. If yes, with loans?	82.1%	71.4%	69.2%	57.1%	72.7%	47.4%	78.9%	52.6%
3. Sell or contemplate with financial planning services?	58.8%	75.6%	38.2%	51.2%	32.4%	41.5%	26.5%	34.1%
4. Sell or contemplate as separate product line?	58.8%	75.6%	47.1%	68.3%	38.2%	56.1%	41.2%	41.5%
5. If no, why not?								
a. Legal restrictions	50.0%	50.0%	50.0%	38.5%	52.4%	11.1%	35.0%	12.5%
b. Current corporate policy	42.9%	50.0%	44.4%	61.5%	47.6%	77.8%	40.0%	70.8%
c. Other	7.1%	0.0%	5.6%	0.0%	0.0%	11.1%	25.0%	16.7%

on behalf of the bank's insurance customer?

Norris W. Clark, Chief of the Financial Analysis Division of the California State Insurance Department suggests that an ever-increasing level of sophisticated knowledge about the products sold and the carriers that sell them is an obligation of the producer.[4]

Clark believes that producers should know and understand the financial disclosure statements which an insurance company must file with state regulators. He has urged those who market life insurance to be familiar with a carrier's investment mix, its historical profitability, reinsurance arrangements and leverage.

Substantial professional insurance knowledge is required to make an analysis of this information meaningful to the producer and the customer. For example, Clark notes that "unsatisfactory profitability is not always bad because rapidly growing companies produce statutory losses. If the business being written is adequately priced and well underwritten, it can be expected to be profitable in the long run."[5]

The level of knowledge and skill required by implication in this statement is a high standard to meet. How many non-professional life underwriters are capable of determining whether a block of life insurance is "adequately priced and well written?" Without substantial disclosure by the life insurance carriers to one who is sophisticated enough to ask the right questions, how can anyone make such a determination?

It is obvious that a bank or savings and loan which contemplates entering the insurance business should be prepared to educate those who will market its products. ☐

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FOOTNOTES

1. James R. Webb, PhD and David N. Hawk, DBA, CPCU, CLU, ChFC, "Insurance Sales of Depository Institutions: A Survey." *The Journal of the American Society of CLU & ChFC*, Vol. XLI, No. 4 (July 1987), page 88.)

2. Charts reprinted, with permission, from the Journal of the American Society of CLU & ChFC, Vol. XLI, No. 4 (July 1987). Copyright 1987 by the American Society of CLU & ChFC, 270 Bryn Mawr Avenue, Bryn Mawr, Pa. 19010.

3. See Edward P. Mohoric, FSA and Paul Silberberg, JD, "Life Insurance Illustrations: Use and Abuse", *The Journal of the American Society of CLU & ChFC*, Vol. XLI, No. 4 (July 1987), page 84.)

4. "Agents Urged To Check Stability Of Insurers", *National Underwriter*, (June 20, 1987, Page 20.)

5. 'Agents Urged To Check Stability Of Insurers", *National Underwriter*, (June 20, 1987, Page 21.)

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